



*Newer Wheatland
housing*

CITY OF WHEATLAND

HOUSING ELEMENT UPDATE BACKGROUND REPORT

JANUARY 27, 2005

CITY OF WHEATLAND

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INTRODUCTION

State Housing Element law (Government Code Section 65580) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This Housing Element Background Report provides current (to summer of 2004) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development. It also evaluates progress made since the last Housing Element was adopted in 1992. Where available, population and housing projections are provided as well.

The City of Wheatland Housing Element covers the incorporated areas of Wheatland (incorporated 1874) and neighboring parcels with annexation potential (i.e. Heritage Oaks Estates and Jones Ranch developments). The assessment and inventory for this element includes the following:

- Analysis of population and employment trends and projections, and a quantification of the locality's existing and projected housing needs for all income levels. Such existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay; housing characteristics, including overcrowding; and housing stock condition.
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning, public facilities, and city services to these sites.
- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.
- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs for the handicapped, elderly, large families, farmworkers, homeless, and families with female heads of households.
- Analysis of opportunities for residential energy conservation.

The Background Report of the Housing Element identifies the nature and extent of the city's housing needs, which in turn provides the basis for the City's response to those needs in the Policy Document. The Background Report also presents information on the community's setting in order to provide a better understanding of its housing needs.

SECTION I: NEEDS ASSESSMENT

A. Housing Stock and Demographic Profile

1. Demographic and Employment Characteristics and Trends

The purpose of this section is to present information on the population, employment, and housing characteristics for the city of Wheatland. The main source of the information in this section is from the 1990 and 2000 U.S. Census. Other sources of information include the *Final Regional Housing Needs Plan* prepared by the Sacramento Area Council of Governments (SACOG); the California Department of Finance (DOF); and local economic data (such as home sales prices, rents, wages, etc.)

Population/Demographic Trends and Employment Characteristics and Trends

As shown in Table 1 below, Wheatland's population grew at an annual average growth rate (AAGR) of approximately 3.4 percent between 1990 and 2000, while the overall population for Yuba County grew at only a 0.3 percent AAGR during this period. While Wheatland's growth rate was relatively high compared to Yuba County, the city grew by only 181 households and 137 housing units during this time period.

From 2000 to 2004 Wheatland's population growth accelerated to a 9.3 percent AAGR. Again, this was much higher than Yuba County's AAGR of 2.0 percent.

Average household size in Wheatland increased from 2.7 persons per household in 1990 to 3.02 persons per household in 2004.

Information on total population, total households, average household size, age distribution, household type, and household tenure are shown in Tables 1 and 2 below.

TABLE 1
1990, 2000, & 2004 POPULATION, HOUSEHOLDS, & HOUSING
WHEATLAND, YUBA COUNTY, & CALIFORNIA

	Population			Households				Housing Units		
	#	Growth from Previous Period	% AAGR from Previous Period	#	Growth from Previous Period	% AAGR from Previous Period	Average Household Size (1)	#	Growth from Previous Period	% AAGR from Previous Period
Wheatland										
1990	1,631	-	-	604	-	-	2.70	679	-	-
2000	2,275	644	3.4%	785	181	2.7%	2.90	816	137	1.9%
2004	3,178	903	9.3%	1,052	267	8.1%	3.02	1,094	278	8.1%
Yuba County										
1990	58,228	-	-	19,776	-	-	2.64	21,245	-	-
2000	60,219	1,991	0.3%	20,535	759	0.4%	2.87	22,636	1,391	0.6%
2004	64,840	4,621	2.0%	21,241	706	0.9%	2.99	23,364	728	0.8%
California										
1990	29,760,021	-	-	10,381,206	-	-	2.79	11,182,882	-	-
2000	33,871,648	4,111,627	1.3%	11,502,870	1,121,664	1.0%	2.87	12,214,549	1,031,667	0.9%
2004	36,144,267	2,272,619	1.7%	12,014,799	511,929	1.2%	2.94	12,759,585	545,036	1.2%

Sources: 1990 and 2000 Census (Summary File 1);
DOF; *E-5 City / County Population and Housing Estimates, 2004, Revised 2001-2003, with 2000 DRU Benchmark*, May 2004

Notes:

1990 and 2000 data are for April 1; 2004 figures are for January 1

AAGR for 2000-2004 calculated for 3.75-year period

(1) Non-group quarters population (not shown above) divided by the number of households.

Wheatland's population broken down by age categories for 1990 and 2000 is shown in Table 2. This table shows that the city has a greater proportion of its residents in the youngest and oldest age categories compared to California as a whole.

The Census separates households into two categories depending on their composition. Family households are those that consist of two or more related persons living together. Non-family households include either persons who live alone or groups composed of non-related individuals. As shown in Table 2, 74 percent of Wheatland's households in 2000 were family households, a slightly higher figure than that for California as a whole.

Table 2 also shows that the rate of homeownership in Wheatland is slightly higher than in California as a whole – approximately 60 percent of households own their own home in Wheatland, in comparison to about 57 percent statewide.

TABLE 2
AGE DISTRIBUTION AND HOUSEHOLD COMPOSITION,
WHEATLAND AND CALIFORNIA, 2000

	Wheatland		California	
	Total	%	Total	%
Age Distribution				
19 and under	826	36%	10,229,238	30.2%
20-34	400	18%	7,621,121	22.5%
35-44	340	15%	5,487,207	16.2%
45-54	263	12%	4,335,571	12.8%
55-64	159	7%	2,608,117	7.7%
65 & over	287	13%	3,590,395	10.6%
Total Population	2,275	100%	33,871,648	100%
Household Type				
Family	584	74.4%	7,985,489	69.4%
Non-Family	201	25.6%	3,526,531	30.6%
Total Households	785	100%	11,512,020	100%
Housing Tenure				
Renter	318	40.5%	4,957,737	43.1%
Owner	467	59.5%	6,545,133	56.9%
Total Households	785	100%	11,502,870	100%

Sources: 1990 and 2000 Census (Summary File 1).

Household Income

Table 3 shows the distribution of household incomes for Wheatland and California for 2000, based on income data for 1999. On the whole, household incomes in Wheatland are lower than incomes in California. About 40 percent of all households in the Wheatland earned under \$25,000 in 1999, while about 26 percent of households in the state as a whole earned below \$25,000. At the other end of the income spectrum, about 6 percent of households in Wheatland earned over \$100,000 in comparison to 17 percent in California as a whole. While Wheatland and California have similar figures for income levels between \$35,000 and \$75,000, Wheatland's \$15,000 to \$24,999 income range accounts for 20.2 percent of its total household incomes, while only accounting for 11.5 percent of the state's total.

The median household income in Wheatland increased from \$26,591 in 1989¹ to \$34,861 in 1999, which was an increase of 24 percent (unadjusted for inflation). In comparison, California's median income was higher than Wheatland's (\$47,493) in 1999 and the rate of increase during the same time period (1989-1999) was slightly higher at 33 percent.

These income differences reflect the employment opportunities and pay scales in Wheatland. Also, since the cost of living is lower, households on fixed incomes, such as retirees and other persons with limited incomes, can afford to live in Wheatland.

¹ 1990 Census (Summary File 3).

TABLE 3
HOUSEHOLD INCOME DISTRIBUTION,
WHEATLAND AND CALIFORNIA, 1999

Income	Wheatland		California	
	Total	%	Total	%
Less than \$10,000	96	12.0%	967,089	8.4%
\$10,000 to \$14,999	65	8.2%	648,780	5.6%
\$15,000 to \$24,999	161	20.2%	1,318,246	11.5%
\$25,000 to \$34,999	78	9.8%	1,315,085	11.4%
\$35,000 to \$49,999	140	17.6%	1,745,961	15.2%
\$50,000 to \$74,999	153	19.2%	2,202,873	19.1%
\$75,000 to \$99,999	58	7.3%	1,326,569	11.5%
\$100,000 to \$149,999	36	4.5%	1,192,618	10.4%
\$150,000 to \$199,999	2	0.3%	385,248	3.3%
\$200,000 or more	9	1.1%	409,551	3.6%
Total Households	797	100%	11,512,020	100%
Median Household Income	\$34,861	-	\$47,493	-

Source: 2000 Census (Summary File 3).

Existing and Projected Employment

Table 4 shows employment by major industry classifications for Wheatland and Yuba County for 1990 and 1999 (these industry employment estimates are by place of work, not by place of residence so they indicate the number jobs within each jurisdiction). This data is from SACOG. More detailed information on employment by industry is not available for Wheatland.

As shown in the table, in 1999 Wheatland had a much higher percentage of jobs in the Retail and Education sectors than Yuba County as a whole. However, since there were so few jobs in Wheatland it is difficult to draw any firm conclusions from the data.

TABLE 4
EMPLOYMENT BY MAJOR SECTOR & JOBS PER HOUSEHOLD,
WHEATLAND AND YUBA COUNTY, 1990 & 1999

Wheatland	1990		1999		
Industry	Total	%	Total	%	% Increase: 1990-1999
Retail	84	22.6%	118	26.3%	40.5%
Office	90	24.3%	76	16.9%	-15.6%
Medical	8	2.2%	8	1.8%	0.0%
Education	107	28.8%	162	36.1%	51.4%
Manufacturing	7	1.9%	7	1.6%	0.0%
Other	75	20.2%	78	17.4%	4.0%
Total Jobs	371	100.0%	449	100.0%	21.0%
Total Households (1)	604	-	727	-	13.5%
Jobs/Household Ratio	0.61	-	0.62	-	
Yuba County	1990		1999		
Industry	Total	%	Total	%	% Increase: 1990-1999
Retail	2,656	13%	2,918	13%	9.9%
Office	3,440	17%	2,538	12%	-26.2%
Medical	1,608	8%	2,936	14%	82.6%
Education	2,759	14%	2,559	12%	-7.2%
Manufacturing	1,339	7%	1,507	7%	12.5%
Other	8,099	41%	9,187	42%	13.4%
Total Jobs	19,901	100%	21,645	100%	8.8%
Total Households (1)	19,776	-	21,556	-	9.3%
Jobs/Household Ratio	1.01	-	1.00	-	
Sources: Sacramento Area Council of Governments (SACOG), <i>Current Employment Estimates</i> (2001); California Department of Finance (DOF), <i>City/County Population and Housing Estimates, January 1, 1999</i> ; 1990 Census					
Notes:					
(1) 1990 figures are from the 1990 Census (see Table 1); 1999 figures are from DOF					

Potential Population Change and Job Growth Impacts on Housing Need

Table 5 shows a summary of estimated and projected population, households, housing units, and employment for Wheatland and Yuba County for 1990, 2000, 2010, and 2025. The projections were prepared in 2001 by SACOG before 2000 Census results were released. However, Table 5 shows 2000 Census figures.

As shown in the table, SACOG projected Wheatland's population to be 4,770 in 2010, an average annual growth rate of 7.7 percent from the 2000 population of 2,275. This projected population growth represents a large increase compared to historical growth rates (Wheatland grew at a annual rate of about 3.4 percent from 1990 to 2000). The projected annual household growth rate from 2000 to 2010 of 8 percent is slightly higher than the projected population growth rate, indicating a projected decrease in average household size. However, as previously shown in Table 1, Wheatland's average household size increased from 1990 to 2004. In comparison, Yuba County's population is projected to grow at a 2.6 percent annual average growth rate from 2000 to 2010.

The annual average growth rate for employment in Wheatland from 1999 to 2010 is projected to be 8.4 percent. If current trends continue, Wheatland is projected to have a continuing low jobs per household ratio, meaning that the city will continue to function as a "bedroom community" with a small jobs base.

SACOG does not have a breakdown available of projected employment by sector for Wheatland. However, in general there is a direct link between population growth and retail employment growth, since new population creates an expanding local retail market which, in turn, requires new workers. The same is true of the Service sector, and the FIRE (Finance, Insurance, Real Estate) and Construction industries, which are a part of the Other sector. The Manufacturing sector is less dependent on local population growth.

TABLE 5
SUMMARY OF POPULATION, EMPLOYMENT, AND HOUSING PROJECTIONS,
WHEATLAND AND YUBA COUNTY, 1990-2025

	Wheatland				Yuba County			
	1990 (1)	2000 (1999 for Jobs) (2)	2010 (3)	2025 (3)	1990 (1)	2000 (2)	2010 (3)	2025 (3)
Population	1,631	2,275	4,770	8,940	58,228	60,219	78,050	107,950
average annual growth rate (AAGR) from previous period	-	3.38%	7.68%	4.28%	-	0.34%	2.63%	2.19%
Households	604	785	1,700	3,126	19,776	20,535	28,007	38,707
AAGR from previous period	-	2.66%	8.03%	4.14%	-	0.38%	3.15%	2.18%
Housing Units	679	816	1,788	3,295	21,245	22,636	29,537	40,839
AAGR from previous period	-	1.85%	8.16%	4.16%	-	0.64%	2.70%	2.18%
Jobs	371	449	1,004	1,708	19,901	21,645	29,173	39,241
AAGR from previous period	-	1.93%	8.38%	3.61%	-	0.84%	3.03%	2.00%
Persons per Household (4)	2.70	2.90	2.81	2.86	2.64	2.87	2.65	2.67
Jobs/Household Ratio	0.61	0.57	0.59	0.55	1.01	1.05	1.04	1.01

Source: SACOG, *SACOG Projections* (2001)

Notes:

(1) Population, household, and housing unit data for 1990 are from the 1990 Census; jobs data are from SACOG

(2) Population, household, and housing unit data for 2000 are from the 2000 Census; jobs data are from SACOG and are for 1999.

(3) SACOG projections

(4) Takes existing or projected group quarters population (not shown in table) into account.

2. Housing Characteristics and Trends

Note: the discussion of the housing stock in this subsection relies on the 2000 Census Summary File 3 (SF3); whereas the housing unit totals presented in other sections of this document are based on Summary File 1 (SF1). SF3 is based on a sample, whereas SF1 is based on a complete count. Thus, unit totals from the two sources vary slightly.

Housing Inventory / Supply

Table 6 shows comparative data on the housing stock in Wheatland, Yuba County, and California in 2000. This table reports on the total housing stock in each area according to the type of structures in which units are located. Table 6 also shows vacancy rate information.

As shown in this table, single family detached housing units accounted for the majority of housing in Wheatland in 2000. At 65 percent of the total housing units, single family detached units in Wheatland make up a larger proportion of the total housing stock than they do in Yuba

County (61.5 percent) and in California as a whole (56.4 percent). Wheatland does not have many large multifamily unit developments. As of the 2000 Census, only 56 units, or 7 percent, of total units were in properties with 5 or more units. This is less than Yuba County as a whole that has ten percent of all units in properties with five or more units. In comparison, in California as a whole, 23 percent of all units are in properties with 5 or more units. However, Wheatland does have a very large percentage of multifamily units in properties with two to four units – 19 percent of all units. This is much more than the 7 percent and 8 percent share that these types of units represent out of all units in Yuba County and California, respectively. This difference is largely explained by the Sunset Valley Duplexes that consist of 88 duplex units, or over ten percent of Wheatland’s total housing stock.

Finally, the percentage of housing units that are mobile homes in Wheatland (five percent) is about the same as the percentage of units that are mobile homes in California (four percent), but much lower than in Yuba County (14 percent).²

TABLE 6
HOUSING STOCK BY TYPE AND VACANCY,
WHEATLAND, YUBA COUNTY & CALIFORNIA, 2000

	City of Wheatland		Yuba County		California	
	Total	%	Total	%	Total	%
Total Housing Units	832	100.0%	22,636	100.0%	12,214,549	100.0%
Single Family						
Detached	542	65.1%	13,925	61.5%	6,883,493	56.4%
Attached	36	4.3%	1,242	5.5%	931,873	7.6%
Multifamily						
2 to 4 units	158	19.0%	1,679	7.4%	1,024,803	8.4%
5 plus units	56	6.7%	2,290	10.1%	2,804,712	23.0%
Mobile Homes	40	4.8%	3,271	14.5%	538,423	4.4%
Boats, RVs, Vans	0	0.0%	229	1.0%	31,245	0.3%
Occupied Units	793		20,535		11,502,870	
Vacant Units	39	4.7%	2,101	9.3%	711,679	6.2%

Source: 2000 Census Summary File 3 (SF3)

Vacancy Rates

As shown in Table 6 above, Wheatland had a vacancy rate of approximately 5 percent in 2000, considerably lower than the vacancy rate in Yuba County (14 percent) and slightly lower than the vacancy rate in California (6 percent). HUD considers a vacancy rate of around at least five percent to be needed for a healthy housing market in order to provide market choice. It is important to note that these counts include all vacant units, including those units held vacant for seasonal use; not all of the vacant units were offered for sale or for rent at the time of the Census. Table 7 below provides a detailed breakdown of the types of vacant units in Wheatland, Yuba County, and California. A high percentage of vacant units (46 percent) in Wheatland were

² Mobile homes refer to homes on wheels. The term “mobile home” is used in this document in two situations. The first situation is one in which the data source, usually the U.S. Census, uses the term “mobile home.” The second situation is one in which the text refers to zoning ordinances or other regulations which specify “mobile home.” The term “manufactured housing” is used in this document to refer both to mobile homes as defined above and to pre-fabricated housing placed on a permanent foundation on a standard single family lot.

available for rent in 2000. In comparison, the comparable number in Yuba County is 34 percent and in California, 28 percent. Also, in comparison with California and Yuba County, a lower percentage of vacant units were available for seasonal use in Wheatland in 2000 (8 percent compared with 37 and 21 percent respectively). Finally, there are very few vacant units in Wheatland overall. As of the 2000 Census, there were only 39 vacant units.

TABLE 7
VACANT UNITS,
WHEATLAND, YUBA COUNTY, & CALIFORNIA, 2000

	City of Wheatland		Yuba County		California	
	Total	%	Total	%	Total	%
Total Vacant Units	39	100.0%	2,101	100.0%	711,679	100.0%
For rent	18	46.2%	707	33.7%	201,388	28.3%
For sale only	6	15.4%	212	10.1%	115,343	16.2%
Rented or sold, not occupied	7	17.9%	203	9.7%	54,785	7.7%
For seasonal, recreational, or occasional use	3	7.7%	444	21.1%	261,950	36.8%
For migrant workers	0	0.0%	17	0.8%	2,194	0.3%
Other vacant	5	12.8%	518	24.7%	76,019	10.7%

Source: 2000 Census Summary File 3 (SF3)

Overcrowded Housing

Information on overcrowded housing is available from the 2000 U.S. Census. Table 8 compares data for Wheatland with data for Yuba County and California.

A housing unit is considered overcrowded if there is more than 1.0 person per room. As of 2000, approximately 72 households were overcrowded in Wheatland. Approximately 91 percent of Wheatland's occupied housing units had 1.0 or fewer persons per room in 2000. Therefore, fewer than 9 percent of Wheatland's housing units would have been considered overcrowded in 2000. This percentage is similar to the percentage of overcrowded units in Yuba County where 11 percent of all households had more than 1.0 person per room. Overcrowding was less of a problem in 2000 in Wheatland than in California overall where 15 percent of all households lived in overcrowded conditions.

When disaggregated by tenure, it is clear that renters are disproportionately more crowded than owners; 14 percent of renter households are overcrowded in comparison to 5 percent of owners in Wheatland. This same disparity between renters and owners is evident in Yuba County as well as in the state of California.

TABLE 8
OVERCROWDING BY TENURE,
WHEATLAND, YUBA COUNTY, & CALIFORNIA, 2000

	City of Wheatland	Yuba County	California
Owner Occupied Units	462	11,088	6,546,237
Persons Per Room			
One or Fewer	437	10,261	5,984,221
1.01 or more	25	827	562,016
% Overcrowded	5.4 %	7.5%	8.6%
Renter Occupied Units	331	9,447	4,956,633
Persons Per Room			
One or Fewer	284	7,966	3,770,297
1.01 or more	47	1,481	1,186,336
% Overcrowded	14.2%	15.7%	23.9%
Total Occupied Units	793	20,535	11,502,870
Persons Per Room			
One or Fewer	721	18,227	9,754,518
1.01 or more	72	2,308	1,748,352
% Overcrowded	9.1%	11.2%	15.2%

Source: 2000 Census Summary File 3 (SF3)

Housing Cost Burdens

Table 9 shows data from the 2000 U.S. Census regarding the percentage of household income spent on housing costs for Wheatland households. This information is shown separately by tenure groups.

According to federal and state affordability standards, a household's gross monthly housing costs should not require more than 30 percent of its gross monthly income. As shown in Table 9, 111 owner households (27 percent of all owners) in Wheatland paid 30 percent or more of their monthly incomes for housing. Among renters, this figure is higher. Thirty-six percent of renter households, or a total of 118 households, paid 30 percent or more of their monthly incomes for housing costs. Although the percentage of renters that experience cost burdens is higher than the percentage of owners with cost burdens, in absolute numbers the number of renters with housing cost burdens is similar to the number of owners with cost burdens.

As would be expected, housing cost burdens were most severe for households with incomes less than \$20,000 per year. Approximately 68 percent of the 56 owner households that earned less than \$20,000 per year paid 30 percent or more of their income for housing costs. In the higher income categories, the proportion of households that experienced a housing cost burden declined. Of owner households that earned more than \$100,000 per year, none paid 30 percent or more for monthly housing costs.

In the renter category, 59 percent of the 177 renter households that earned less than \$20,000 per year paid 30 percent or more of their monthly incomes for housing costs. In comparison, 70 percent of Yuba County households earning below \$20,000 overpaid for rent, and the comparable figure for the State of California is 79 percent.

It is possible that subsidized rental housing in Wheatland is one of the reasons that a smaller percentage of renter households who earned below \$20,000 in 2000 overpaid for rental costs. As of 2000, there were 143 units of subsidized rental housing, out of a total of 331 rental units in Wheatland. This represents over 40 percent of the rental stock in Wheatland. Under most subsidy arrangements, tenants do not pay more than 30 percent of household income for rent.

TABLE 9
CITY OF WHEATLAND HOUSING COSTS
AS A PERCENTAGE OF INCOME BY TENURE

Percent of Income Paid for Housing Costs	Renters		Owners		Total Households	
	Total	%	Total	%	Total	%
Less than 20 percent	104	31.4%	197	48.6%	301	40.9%
20 to 24 percent	34	10.3%	56	13.8%	90	12.2%
25 to 29 percent	56	16.9%	41	10.1%	97	13.2%
30 to 34 percent	27	8.2%	28	6.9%	55	7.5%
35 percent or more	91	27.5%	83	20.5%	174	23.6%
Not computed	19	5.7%	0	0.0%	19	2.6%
Total	331	100.0%	405	100.0%	736	100.0%

Source: 2000 Census Summary File 3 (SF3)

The HCD Housing Element Review Worksheet calls for an analysis of the proportion of “lower income” households “overpaying for housing.” Lower-income households are defined as those that earn 80 percent or less of the area median income. According to the Department of Housing and Urban Development (HUD), a four-person household in Yuba and Sutter Counties was defined as lower-income if it received \$29,350 or less in 1999 (for program planning purposes, the Yuba/Sutter County threshold incomes are used for Wheatland). Income limits were higher or lower for larger or smaller households, respectively. Thus, an assessment of housing cost burdens requires that information about household size be combined with information on household income for each household individually. Since HUD creates special tables for use in Consolidated Plans that combine household size with income, the numbers presented below are from these special 2000 Census tabulations.

As of 2000, Wheatland had a total of 144 lower-income owner households. Of these households, 94 were estimated to pay 30 percent or more of their incomes for housing. This represents 65 percent of lower-income owners. There were a total of 274 lower-income renters in Wheatland, of which 127, or 46 percent were paying 30 percent or more of their incomes for housing. Thus, there were a total of 221 lower-income households that had housing cost burdens in 2000, or 53 percent of all lower-income households.³

According to the 1992 Wheatland Housing Element, 40 percent of low-income owners had housing cost burdens in 1980, while the comparable figure for low-income renters was 73

³These numbers do not correspond completely to the figures presented above for households earning below \$20,000. This is due to the way in which HUD defines lower-income households. The HUD definition takes into consideration household size when determining the number of low-income households, whereas the use of unadjusted Census information does not.

percent.⁴ Thus, in comparison to the past, it appears that the problem of lower-income owners with housing cost burdens increased during the 1980s and 1990s, while cost burdens among renters has slightly decreased.

Housing Affordability

The following section compares 2004 income levels and ability to pay for housing with actual housing costs. Housing is classified as “affordable” if households do not pay more than 30 percent of income for payment of rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes and insurance). Since above moderate-income households do not generally have problems in locating affordable units, affordable units are frequently defined as those reasonably priced for households that are low- to moderate-income. Table 10 shows the definition of housing income limits as they are applied to housing units in Wheatland.

TABLE 10
2004 CITY OF WHEATLAND DEFINITIONS OF HOUSING INCOME LIMITS

Very Low-Income Unit is one that is affordable to households whose combined income is at or lower than 50% of the median income for Wheatland (Yuba/Sutter Counties) as established by the U.S. Department of Housing and Urban Development (HUD). For 2004 a Wheatland household of four is considered to be very low-income if its combined income is \$24,550 or less.
Low-Income Unit is one that is affordable to a household whose combined income is at or between 51% to 80% of the median income for Wheatland as established by HUD. A household of four is considered to be low-income in Wheatland if its combined income is \$39,300 or less for the year 2004.
Median-Income Unit is one that is affordable to a household whose combined income is at or between 81% and 100% of the median income for Wheatland as established by HUD. According to HUD, a Wheatland household of four is in the median income category if its combined income is \$49,100 or less for the year 2004. Note that the California Department of Housing and Community Development (HCD) defines the median income as \$49,100.
Moderate-Income Unit is one that is affordable to a household whose combined income is at or between 101% to 120% of the median income for Wheatland as established by HUD. In Wheatland a household of four is considered to be moderate-income if its combined income is \$59,000 or less for the year 2004.
Above Moderate-Income Unit is one that is affordable to a household whose combined income is above 120% of the median income for Wheatland as established by HUD. A Wheatland household of four is considered to be above moderate-income if its combined income exceeds \$59,000 for the year 2004.
Source: Vernazza Wolfe Associates, Inc.

Table 11 shows the 2004 HUD household income limits for Wheatland by the number of persons in the household for the first four income categories discussed above. The table also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For example, a four-person household is classified as low-income (80 percent of median) with an annual income of up to \$39,300. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$983 or to purchase a house priced at \$122,297 or below.

⁴ It should be noted that this comparison is not completely accurate, since the 1992 Housing Element defined housing cost burden as paying over 25 percent of income for net housing costs (rent only and no utilities), while the HUD information defined cost burden as paying more than 30 percent of income on gross housing costs (rent and utilities).

TABLE 11
CITY OF WHEATLAND ABILITY TO PAY FOR HOUSING FOR VERY LOW-, LOW-,
MEDIAN- AND MODERATE-INCOME HOUSEHOLDS

Very Low-Income Households at 50% of 2004 Median Family Income						
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$17,200	\$19,650	\$22,100	\$24,550	\$26,500	\$28,500
Max. Monthly Gross Rent (1)	\$430	\$491	\$553	\$614	\$663	\$713
Max. Purchase Price (2)	\$53,524	\$61,148	\$68,772	\$76,396	\$82,465	\$88,688
Low-Income Households at 80% of 2004 Median Family Income						
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$27,500	\$31,400	\$35,350	\$39,300	\$42,400	\$45,550
Max. Monthly Gross Rent (1)	\$688	\$785	\$884	\$983	\$1,060	\$1,139
Max. Purchase Price (2)	\$85,576	\$97,713	\$110,005	\$122,297	\$131,943	\$141,746
Median-Income Households at 100% of 2004 Median Family Income						
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$34,400	\$39,300	\$44,200	\$49,100	\$53,000	\$57,000
Max. Monthly Gross Rent (1)	\$860	\$983	\$1,105	\$1,228	\$1,325	\$1,425
Max. Purchase Price (2)	\$107,048	\$122,297	\$137,545	\$152,793	\$164,929	\$177,377
Moderate-Income Households at 120% of 2004 Median Family Income						
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$41,200	\$47,200	\$53,000	\$59,000	\$63,600	\$68,400
Max. Monthly Gross Rent (1)	\$1,030	\$1,180	\$1,325	\$1,475	\$1,590	\$1,710
Max. Purchase Price (2)	\$128,209	\$146,880	\$164,929	\$183,600	\$197,915	\$212,852
Sources: HUD FY 2004 Yuba County Income Limits (February 5, 2004) and Vernazza Wolfe Associates, Inc.						
Notes:						
(1) Assumes that 30% of income is available for monthly rent, including utilities.						
(2) Assumes that 30% of income is available to cover mortgage payment, taxes, mortgage insurance, homeowners insurance; 95% loan @ 7%, 30 year term.						

Table 12 below shows HUD-defined fair market rent levels (FMR) for Yuba County for 2004 as well as the payment standard that the Yuba County Housing Authority uses in its Housing Choice Voucher Program (110 percent of FMR). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. FMRs are housing market estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

TABLE 12
YUBA COUNTY FAIR MARKET RENT, 2004

	Bedrooms in Unit				
	0 BR	1 BR	2 BR	3 BR	4 BR
Fair Market Rent (2004)	\$380	\$444	\$571	\$796	\$919
Payment Standard (110% of FMR)	\$418	\$488	\$628	\$876	\$1,011
Sources: Department of Housing and Urban Development (HUD).					

As noted above, a four-person household classified as low-income (80 percent of median) with an annual income of up to \$39,300 could afford to pay \$983 monthly gross rent (including utilities). The FMR for a three-bedroom unit is \$796, while the payment standard amount is \$876. It appears that a low-income household at the top of the income range could afford to rent a unit at the FMR level, assuming that such a unit is available for rent. Finding a unit at the higher payment standard amount, which reflects the housing market more closely than the FMR rent levels, would mean that the household would be paying somewhat more than 30 percent of its income for housing.

However, a four-person household classified as very low-income (50 percent of median) with an annual income of up to \$24,550 could afford to pay only \$614 for monthly gross rent and thus could not afford the FMR rent of \$796 for a three-bedroom unit. This household could afford the FMR rent for a two-bedroom unit (\$571), but not the payment standard amount for a two-bedroom unit of \$628. Households with incomes below 50 percent of median would have even less income to spend on rent.

Table 13 is an abbreviated list of occupations and annual incomes for Yuba and Sutter County residents such as nursing aids, managers, and salespeople, employees of the Wheatland Elementary School District, retired individuals, and minimum wage earners. The table shows the amounts that households at these income levels could afford to pay for rent as well as the purchase prices at which that they could afford to buy a home.

Of particular interest are those households with limited incomes, such as minimum wage workers, individuals on Supplemental Security Income (SSI), or Social Security recipients. The FMR for a one-bedroom unit is \$444 and for a studio unit, \$380. An individual working at the minimum wage could afford to pay only \$351 for housing expenses, and an SSI recipient, \$237. None of these individuals could afford the rent for a one-bedroom unit or even for a studio unit.

TABLE 13
AFFORDABLE RENTS AND HOUSING PRICES AND INCOMES FOR SELECTED
HOUSEHOLDS AND OCCUPATIONS,
WHEATLAND, 2003/04

Category	Annual Average Income	Monthly Affordable Rent (1)	Affordable House Price (2)
General –Yuba/Sutter Counties			
All Occupations	\$35,042	\$876	\$109,046
Managers	\$73,475	\$1,837	\$228,645
Child Care Worker	\$20,645		
Sales and Related Occupations	\$27,652	\$691	\$86,049
Nursing Aides	\$20,991	\$525	\$65,321
Farmworkers and Laborers	\$16,814	\$420	\$52,323
Wheatland Elementary School District			
Beginning Teacher	\$32,411	\$810	\$100,859
Teacher, 15 years experience, step 5	\$42,270	\$1,057	\$131,539
Custodian, step 5	\$27,955	\$699	\$86,992
Library Technician, step 1	\$20,675	\$517	\$64,338
Two Wage Earners			
Sales and Nursing Aide	\$48,643	\$1,216	\$151,371
Beginning Teacher and Salesman	\$60,063	\$1,502	\$186,908
Nursing Aide and Custodian	\$48,946	\$1,224	\$152,314
Retired - Average Social Security			
One person household with SS only	\$9,852	\$269	\$33,422
Two person household - both retired - only SS	\$19,704	\$445	\$55,379
Minimum Wage Earners (\$6.75 per hour)			
Single Wage Earner	\$14,040	\$351	\$43,691
Two Wage Earners	\$28,080	\$702	\$87,381
SSI (Aged or Disabled)			
One person household with SSI only	\$9,480	\$227	\$28,268
Couple with SSI only	\$18,960	\$403	\$50,188
HUD-Defined Income Groups for Yuba County (4-person HH)			
Extremely Low Income (below 30%)	\$14,750	\$369	\$45,900
Very Low-Income (below 50%)	\$24,550	\$614	\$76,396
Low-Income (below 80%)	\$39,300	\$983	\$122,297
Moderate-Income (below 120%)	\$59,000	\$1,475	\$183,600
Sources: Yuba/Sutter Counties Employment Development Department; Wheatland Elementary School District, Social Security Administration, and Vernazza Wolfe Associates, Inc.			
(1) Assumes that 30% of income is available for maximum monthly rent, including utilities.			
(2) Assumes that 30% of income is available to cover mortgage payment, taxes, mortgage insurance, and homeowner's insurance; 95% loan @7% interest rate, 30-year term.			

Table 14 shows the average sales price for all homes sold in Wheatland and Sutter/Yuba Counties from 1999 through 2003 that were listed through the Multiple Listing Service (MLS). Since builders directly market new units to buyers, new subdivision homes built in the last several years in Wheatland are not included in Table 14 unless they are resales. As indicated in the table, only a small number of units are resold annually in Wheatland (ranging from 6 to 19 units between 1999 and 2003). Wheatland's percentage growth in average resales price exceeded that of the Sutter/Yuba area for this time period and by 2003, Wheatland's average resales price far exceeded the average resales price for the Sutter/Yuba area. The biggest jump in price so far occurred between 2002 and 2003, when the average resales price increased from \$195,358 to \$367,831 in Wheatland. Based on this average resales price, none of the Wheatland households earning incomes listed in Table 13 could afford to purchase a home, unless a much larger down payment was provided than the 5 percent was assumed in Table 13.

TABLE 14
AVERAGE HOME SALES PRICE,
WHEATLAND & SUTTER/YUBA COUNTIES, 1999-2003

Year	Wheatland		Entire Sutter/Yuba Area	
	# of Homes Sold	Average Price	# of Homes Sold	Average Price
1999	15	\$93,886	1,177	\$114,678
2000	6	\$139,332	1,276	\$126,412
2001	12	\$149,941	1,437	\$136,736
2002	12	\$195,358	1,580	\$164,002
2003	19	\$367,831	1,776	\$204,057
% Change 1999-2003		291.8%		77.9%
% Change 1999-2002		108.1%		43.0%

Source: Sutter-Yuba Association of Realtors

Note: Median sales price figures are available for 1999 and 2000 only. In 1999, the median sales price for Wheatland was \$97,500, and the median price for Sutter/Yuba Counties was \$107,900. In 2000, comparable figures were \$118,250 and \$115,000 respectively.

Some of the increase in prices in the last few years can be explained by the resales of the new subdivision homes, such as Ryan Town I and Wheatland Ranch. Prior to the late 1990s, homes in Wheatland were not built through a subdivision process and are priced below the newer homes. Wheatland is experiencing increased demand for new homes from two major sources. The strongest demand is from buyers who are moving out of Sacramento and Roseville for the more affordable housing provided in Wheatland. However, the price differential between Sacramento and Wheatland is beginning to decrease. Retirees from Beale Air Force Base, located less than ten miles from Wheatland, are another source of demand. These retirees prefer staying in the area and therefore purchase homes in Wheatland.

The rental market is also experiencing an increase in demand. As of the 2000 Census, 42 percent of the households in Wheatland, or 331 households, were renters. Since only 56 housing units were in properties with five units or more, the majority of renters live in single family homes or small multifamily properties. There is a shortage of rental units, and landlords do not need to advertise vacancies. Thus, there is only limited information available that describes market rents in Wheatland. Recent rent information that was obtained for this document pertains to two-bedroom units in small multiples, and to three bedroom units, primarily single family homes. As of April 2004, the median rent for two-bedroom units was \$600, and the median rent for three-bedroom units was \$1,000.

Based on these rents, a very low- and low-income household of four persons could afford to rent the two-bedroom apartment, but not a three-bedroom house. A person earning the minimum wage, on SSI, or living on social security income cannot afford to rent a two-bedroom apartment. Finally, the Fair Market Rent (FMR) listed on Table 12 is below the median market rent for a three-bedroom house, thus a Section 8 recipient would have a hard time finding an affordable, large unit. However, if a Section 8 recipient is able to pay the Payment Standard (or 110 percent of FMR), renting a two-bedroom unit in Wheatland is affordable.

Housing Conditions

The U.S. Census provides only limited data that can be used to infer the condition of Wheatland's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since less than one percent of all housing units in Wheatland lack complete plumbing or kitchen facilities, these indicators do not reveal much about housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. According to the data shown in Table 15 below, as of 2000, approximately 27 percent of Wheatland's housing stock (for a total of 215 units) is estimated to be more than 40 years old. When the building permits issued from 2000 through April 2004 (384 units; see Tables 20 and 27 below) are taken into account, the total percentage of housing stock that is more than 40 years old drops to approximately 18 percent. However, there are still 215 of these older units. Because of these older housing units, it is likely that there is substandard housing in Wheatland.

TABLE 15
AGE OF HOUSING STOCK,
WHEATLAND, YUBA COUNTY, & CALIFORNIA, 2000

	Wheatland		Yuba County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	793	100.0%	20,535	100.0%	12,214,549	100.0%
Built 1990-2000	126	15.9%	2,663	13.0%	1,577,726	12.9%
Built 1980 to 1989	144	18.2%	3,504	17.1%	2,098,028	17.2%
Built 1970 to 1979	182	23.0%	4,740	23.1%	2,504,157	20.5%
Built 1960 to 1969	126	15.9%	3,799	18.5%	2,047,205	16.8%
Built 1950 to 1959	96	12.1%	2,839	13.8%	1,895,166	15.5%
Built 1940 to 1949	36	4.5%	1,424	6.9%	939,717	7.7%
Built 1939 or earlier	83	10.5%	1,566	7.6%	1,152,550	9.4%

Source: 2000 Census Summary File 3 (SF3)

Since the Census data is limited, in order to determine the housing stock condition for Wheatland, Mintier & Associates conducted a housing conditions survey of the entire city on May 27th, 2004. The firm was assisted in this survey by an expert building inspector from Mercy Housing, a non-profit organization that develops, operates, and finances affordable housing. The Wheatland survey used a standardized CDBG Housing Conditions Survey instrument to analyze existing housing units on the basis of foundation, roofing, siding/stucco, windows, and electrical. The surveyors used a number ranking for each category (highest being worst) to identify housing units that were in need of repair. A summary of the data collected in this survey is shown below in Table 16.

The results of the survey showed that Wheatland has a good housing stock overall. Ninety-four percent of all housing units are in sound condition. The remaining six percent of the housing stock needs anywhere from minor to substantial repair. There are two properties that are dilapidated and need to be either completely torn down or have major rehabilitation. The majority of housing units that have moderate to dilapidated status are located in the downtown area, near the railroad tracks and State Route 65.

TABLE 16
CITY OF WHEATLAND HOUSING CONDITIONS SURVEY SUMMARY

Ranking	Number of Housing Units	Percent of Total Units (1)
Sound (score of 9 or less) (1)	1,023	93.5%
Minor (score of 10-15)	48	4.4%
Moderate (score of 16-39)	21	1.9%
Substantial (score of 40-55)	0	0%
Dilapidated (score of 56 and over)	2	0.2%
Total (1)	1,094	100%
Notes:		
(1) Total housing unit count of 1,094 is based on DOF's <i>E-5 City / County Population and Housing Estimates, 2004, Revised 2001-2003, with 2000 DRU Benchmark</i> , published in May 2004. The "sound" unit total is calculated by subtracting the count of sub-standard units from the total.		
Source: <i>Housing Conditions Survey</i> , Mintier & Associates and Mercy Housing, 2004.		

C. Housing Needs

1. Regional Fair Share Allocation

The Sacramento Area Council of Governments (SACOG) adopted its Final Regional Housing Needs Plan (RHNP) in September 2001. Required by state law, the RHNP is part of a statewide statutory mandate to address housing issues that are related to future growth. The RHNP allocates to cities and counties each jurisdiction's "fair share" of the region's projected housing needs by household income group over the housing element planning period (2000-2007).

The adoption of the Draft RHNP by the SACOG Board on May 17, 2001, started a 90-day period during which cities and counties could request revisions to their housing unit targets. SACOG would only consider such requests if they were based on the criteria specified in the RHNP.

The core of the RHNP is a series of tables that indicate for each jurisdiction the distribution of housing needs for each of four household income groups. The tables also indicate the projected new housing unit targets by income group for the ending date of the plan. These measures of units define the basic new construction that needs to be addressed by individual city and county housing elements. The allocations are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated.

The total number of units allocated to each jurisdiction for the 2000-2007 RHNP planning period are derived from SACOG's official housing projections up to 2020. The housing unit projections used as the basis for each jurisdiction's RHNP allocation were officially adopted by SACOG on March 15, 2001. Before being adopted by SACOG, each jurisdiction had approved their official housing projections. The RHNP did not allocate more total units to any jurisdiction during the 2000-2007 planning period than the jurisdiction planned to accommodate as reflected in SACOG's official housing projections.

As shown in Table 17 below, the SACOG RHNP allocated 702 new housing units to Wheatland for the period 2000 to 2007. The time frame for this Regional Housing Needs process is January 1, 2000, through June 30, 2007, (a 7½-year planning period). The allocation is equivalent to a yearly need of approximately 94 housing units for the 7½-year time period. Of the 702 housing units, 436 units are to be affordable to moderate-income households and below, including 164 very low-income units, 133 low-income units, and 139 moderate-income units.

The RHNP allocation for Wheatland applies to the incorporated area of Wheatland. However, this Housing Element includes some unincorporated areas that are being annexed to the City during the current housing element planning period. This land being annexed had been designated as agricultural/ranching and consequently was not assigned housing units by SACOG. Most of this land will be developed as part of Jones Ranch and Heritage Oaks Estates. If any housing units are built on parcels included in Jones Ranch and Heritage Oaks Estates by the end of the housing element period, they will be included in the new unit count that demonstrates Wheatland’s commitment to meeting its regional housing needs.

TABLE 17
CITY OF WHEATLAND REGIONAL HOUSING NEEDS DETERMINATION BY INCOME,
2000-2007

	Very Low	Low	Moderate	Above Moderate	Total
RHND Allocation	164	133	139	266	702
Percent of Total	23.4%	18.9%	19.8%	37.9%	100.0%

Source: Sacramento Area Council of Governments (SACOG), *Regional Housing Needs Plan* (2001)

2. Evaluation of Regional Fair Share Allocation

The following is an evaluation of the RHNP numbers assigned to Wheatland by SACOG.

Total Number of Housing Units Assigned

In SACOG’s official housing projections for Wheatland (see Appendix B in *the Final Regional Housing Needs Plan for the SACOG Region*), the projected growth for Wheatland from 2000 to 2025 is evenly distributed, with a projected increase of approximately 500 housing units for each 5-year time period from 2000 to 2025. Wheatland’s RHNP allocation from 2000 to 2007 is based directly on this total housing unit projection. Since the RHNP numbers cover only part of this 25-year projection period, SACOG assigned an initial “raw” total of 684 new units from 2000 to 2007 (1,467 total projected units in 2007 minus 783 total units listed for 2000. As explained below, the raw target of 684 units was adjusted upward by 18 units to a new total of 702 units to account for required adjustments to the region-wide housing counts by income group.

Wheatland’s RHNP allocation of 702 housing units for the period from 2000 to 2007 represents an increase of 89.7 percent over the 2000 estimate (the 2000 figures are California Department of Finance (DOF) estimates released before 2000 Census figures were available) of 783 housing units in the incorporated area. This is equivalent to a 8.9 percent annual average growth rate (AAGR) for the 7½-year period. In contrast, the allocated AAGR for the Yuba-Sutter Market

Area for 2000-2007 is 2.2 percent and the allocated AAGR for the El Dorado-Placer-Sacramento-Yolo Market Area is 2.0 percent.

Wheatland's total number of housing units listed in the RHNP for 2000 (783) represents 1.49 percent of the total Yuba-Sutter Market Area housing units (52,417) in 2000. However, Wheatland's allocation of new housing units from 2000 to 2007 (702) is 7.5 percent of the total housing unit allocation for the Market Area (9,330), a share that is over five times its share of the current regional housing stock. Lincoln is the only municipality out of the 22 jurisdictions in the region that has a higher projected housing unit growth rate for the 2000 to 2007 period based on the RHNP. Lincoln is also the only other municipality that has a higher ratio of RHNP allocated units (new units) to existing units in 2000.

These figures indicate that Wheatland has been assigned a RHNP that is far out of proportion to its size relative to the Sutter-Yuba Market Area and the SACOG region as a whole. If Wheatland had been given an RHNP allocation commensurate with its relative size in 2000 compared to the Yuba-Sutter Market Area, it would have been assigned 139 new units. However, since Wheatland is projected to experience a relatively high rate of growth in SACOG's officially adopted housing projections from 2000 to 2025, it is also assigned a high rate of growth for housing for 2000 to 2007 in the RHNP.

Housing Unit Affordability

The guiding principle for income distribution in the RHNP is that household income distributions for jurisdictions within a Market Area (either the El Dorado-Placer-Sacramento-Yolo Housing Market Area or the Yuba-Sutter Housing Market Area) should converge towards the Market Area income distribution over the thirty-year period from 1990 to 2020 (the starting point was 1990 because household income figures from the 2000 Census were not yet available). The amount of adjustment depends on how much a jurisdiction's base-year (1990) household income distribution differs from the 2020 Market Area goal. For example, jurisdictions (such as Wheatland) that had a relatively low percentage of low-income households in 1990 (compared to the 2020 Market Area goal) are expected to facilitate the development of more affordable housing than are jurisdictions that already had a sizeable percentage of low-income households.

To determine how many units need to be affordable to each of the four target income groups (very low-, low-, moderate- and above moderate-income households), SACOG used a three-step process. First, the total units projected for 2020 were distributed to the income groups based on the Market Area goal for 2020. Second, each income group is assigned the same percentage of growth as total housing unit growth between 1990 and 2020 that should occur by 2007. The total number of housing units in Wheatland is projected to increase from 679 in 1990 to 2,115 units in 2020. Since only 1,467 units are projected by 2007, the difference between 1990 and 2007 is 684 units (the difference between 1,467 and 679 housing units). This translates into a growth rate of 37.3 percent. Therefore, SACOG allocated a growth rate of 37.3 percent for each income group.

The final step in this process adjusted the allocation so that the percentages of new housing units by income group for 2000 to 2007 for the Market Area match the percentages of housing units by income group for total housing units in the Market Area in. To accomplish this, SACOG

allocated an additional 18 units to Wheatland by decreasing the allocation of very low-, low-, and above moderate-income units by 3, 12, and 17 units, respectively; and increasing the number of moderate-income units by 50 units..

The end result is that Wheatland has slightly higher allocations on a percentage basis of very low- and low-income units than the Market Area as a whole, a higher allocation of moderate-income units, and a lower allocation of above moderate-income units.

Conclusion

The rate of housing unit growth in Wheatland required to meet the RHNP projections exceeds that of all other jurisdictions in the SACOG region except for one. Wheatland's housing units would need to increase by approximately 90 percent in a 7½-year period to meet the regional housing needs as defined by SACOG. At least in the short term, SACOG's housing growth projections for Wheatland were overly optimistic. As shown in Table 18 below, Wheatland had a net change of 279 units housing units from April 1, 2000 to January 1, 2004. In comparison, SACOG projected 502 unit increase for Wheatland from 2000 to 2005.

The allocation of housing units by income group for Wheatland is reasonable on a percentage basis, considering SACOG's goal of equalizing income distributions among all jurisdictions by 2020. However, it should be noted that this allocation does not take into account existing housing affordability, but instead uses household income as a proxy. For an area such as Wheatland that has relatively affordable housing compared to the region as a whole, but above-average household income levels, the result is an allocation of relatively more affordable housing to add to the already higher levels of existing affordable housing.

3. Comparison of Housing Unit Production with Projected Housing Needs

One of the Housing Element requirements is to report on actual production activity by income category for the housing element planning period. Table 18 below shows housing estimates for Wheatland published by the California Department of Finance (DOF) for the years 2000 through 2004. DOF estimates the number of housing units by adding new construction and annexations, and subtracting demolitions from the 2000 Census benchmark or a prior year's estimate. The housing unit changes are reported to DOF by the local jurisdiction and the U.S. Census Bureau.

Based on DOF's estimates, Wheatland added a total of 279 net new housing units from April 1, 2000 to January 1, 2004. Of these, 277 units were single family detached units and 2 were single family attached units. These figures are net figures and include any demolitions or annexations.

TABLE 18
CITY OF WHEATLAND HOUSING UNITS BY TYPE,
2000-2004

	2000 (April 1) (1)	2001	2002	2003	2004	Net Change: April 1, 2000- January 1, 2004
Single	566	572	587	695	845	279
Detached	531	537	552	660	808	277
Attached	35	35	35	35	37	2
Multiple	249	249	249	249	249	0
2 to 4	155	155	155	155	155	0
5+	55	55	55	55	55	0
Mobile Homes	39	39	39	39	39	0
TOTAL	815	821	836	944	1,094	279
Source: DOF; E-5 City / County Population and Housing Estimates, 2004, Revised 2001-2003, with 2000 DRU Benchmark, May 2004						
Notes:						
(1) Housing unit estimate is for January 1 of all years listed, except for 2000 (April 1).						

Table 19 below shows the number of building permits issued by year for 2000 through 2003 by the City of Wheatland as tabulated by the U.S. Census⁵. As shown in the table, Wheatland issued a total of 366 building permits for new residential units from January 1, 2000 through the end of 2003. This number is 87 units higher than the 279 net new units accounted for in Table 18 above. This discrepancy may have to do with demolitions, difference in the timing between the issuance of building permits and actual construction, and statistical imputation. There were no annexations during this time period.

TABLE 19
CITY OF WHEATLAND NEW RESIDENTIAL BUILDING PERMITS,
2000-2003

	2000	2001	2002	2003	Total: 2000-2003
Single Family	13	50	134	169	366
Two Family	0	0	0	0	0
Three and Four Family	0	0	0	0	0
Five or More Family	0	0	0	0	0
Total	13	50	134	169	366
Total Construction Cost (1)	\$1,489,567	\$6,449,091	\$16,322,363	\$22,176,326	\$46,437,347
Average Construction Cost Per Unit	\$114,582	\$128,982	\$121,809	\$131,221	\$126,878
Source U.S. Bureau of the Census, <i>Monthly New Privately-Owned Residential Building Permits</i> , http://www.census.gov/const/www/permitsindex.html					
Notes:					
(1) Construction cost = valuation of construction as shown on the building permit.					

⁵ Note: The City of Wheatland does keep tabulated records of building permits by year. The City has provided information on building permits for new construction only to the Yuba County Assessor. The U.S. Census Bureau tabulates building permits based upon monthly reports submitted by local building permit officials to the Census Bureau in response to Form C-404, *Report of New Privately-Owned Residential Building or Zoning Permits Issued*. When a report is not received, missing data are either obtained from the Survey of Use of Permits (SUP) which is used to collect information on housing starts, or imputed. Imputations are based on the assumption that the ratio of current month authorizations to those of a year ago should be the same for reporting and nonreporting places.

A second component of this Housing Element requirement is to define the affordability of newly constructed units during the current housing element planning period. Since Wheatland has not itself built or issued permits for any affordable housing units during this Housing Element planning period, it is necessary to make some assumptions regarding affordability of new units.

Based on known sales prices, the building permits shown in Table 19 are all for market rate units that are priced above what a moderate-income household can afford. For example, the base price of new homes sold in Wheatland Park Place, one of the newest subdivisions in Wheatland, ranged between \$212,590 and \$239,990 at the beginning of 2003. Initial prices at Wheatland Ranch were around \$169,000 in 2001. At these prices, newly constructed single family homes would only be affordable to above moderate-income households.⁶ Consequently, this Housing Element assumes that new single family housing developed in Wheatland is affordable only to the above moderate-income group.

Table 20 below shows a comparison of Wheatland's housing unit production from 2000 through April, 2004, to its RHNP allocation for 2000 to 2007. As shown in the table, after taking into account units for which building permits have been issued, Wheatland has a remaining need of 436 units of which 164 are very low-, 133 are low-, and 139 are moderate-income.

TABLE 20
COMPARISON OF WHEATLAND'S HOUSING UNIT PRODUCTION WITH SACOG'S
PROJECTED HOUSING NEEDS (2000-2007)

Year	Very Low-Income	Low-Income-	Moderate-Income	Above Moderate-Income	Total
Total RHNP Allocation (2000-2007)	164	133	139	266	702
Building Permits: 2000-2003 (1)	0	0	0	366	366
Building Permits: 2004 to-date (2)	0	0	0	18	18
Net Allocation to be Met: Jan. 1, 2004-June 30, 2007 (2)	164	133	139	-	436
Notes (1) Based on U.S. Census Bureau records shown in Table 19. The numbers shown in this table are based on building permits issued. According to the City's Building Department, it is reasonable to assume that all units permits issued will be built within one year of issue date. Furthermore, there are very few cancelled permits for new single family dwellings. (2) Data from the City of Wheatland; through April, 2004. All 18 units are single family units in the Wheatland Park Place development and assumed to be affordable only to above moderate-income households. (3) As of May 1, 2004; total is sum of very low-, low-, and moderate-income totals.					

4. Special Housing Needs

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to secure suitable housing. The following subsections discuss the special housing needs of six groups identified in State housing element law (Government Code, Section 65583(a)(6)). Specifically, these include homeless persons, persons with disabilities, senior households, large households, female-headed

⁶ To illustrate, in 1999, the highest priced home affordable to a moderate-income four-person household would have been \$137,000; in 2000, the price would need to be below \$138,200; in 2001, an affordable price would have been below \$144,200; in 2002, the affordable price would be below \$146,800, and finally in 2003, the affordable price would need to be below \$169,400.

households, and farmworkers. Where possible, estimates of the population or number of households in Wheatland falling into each group are shown. When such information is unavailable for Wheatland, estimates for Yuba County are shown. For example, information on the homeless population covers the entire county and not just Wheatland.

Homeless Persons

Homelessness is usually the end result of multiple factors that converge in a person's life. The combination of loss of employment and the inability to find a job because of the need for retraining leads to the loss of housing for some individuals and families. For others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, along with an inability to access the services and long-term support needed to address these conditions.

It is very difficult to quantify the homeless population in a given area, particularly in a place such as Wheatland where the closest services for homeless persons, such as homeless shelters, drop-in service centers, and transitional housing, are located in Marysville.

According to a spokesperson for the Yuba County Department of Human Services, CalWORKS Program, there is no count of homeless families and adults for Wheatland or for Yuba County. Approximately sixty families per month apply for homeless assistance in Yuba County. These families may need help with eviction, temporary shelter (up to 16 nights of motel vouchers are available), or assistance with move-in costs (first month's rent and deposit). These services are provided to families at the One Stop office in Marysville. Very few Wheatland residents contact this office for assistance.

According to the Wheatland Police Department, they are not aware of a homeless problem in Wheatland. Although the police sporadically encounter homeless persons, these persons are generally passing through Wheatland on SR 65. Based on Yuba County information and local police encounters, the incidence of homelessness in Wheatland is minimal.

Additional services provided in Marysville for the homeless include the following:

- Salvation Army Family Service Center operates an emergency shelter program for both Sutter and Yuba County residents. The program provides short-term shelter for three days in a local motel. In addition to the shelter program, this Center also provides drug and alcohol rehabilitation, groceries, and other services.
- The Salvation Army Depot Family Crisis Center, Marysville, provides longer-term housing. Residents take part in a homeless prevention program. Transitional housing is also provided through the Depot Family Crisis Center.
- Twin Cities Rescue Mission is also located in Marysville, and provides 52 beds for homeless persons and families. The mission provides meals and housing for up to three days.

The 1992 Wheatland Housing Element stated that “Wheatland is a small town with very few services and retail establishments. Most of Yuba County’s homeless population resides in the larger, urban areas such as Marysville, where services are more readily available.” The same situation applies in 2004.

People with Disabilities

The 2000 Census provides some information on disabilities for persons five years and older. Table 21 below shows 2000 Census information on whether a person has a disability. In the general population ages five and older, there are 437 persons with one or more disabilities, for a disability rate of 21 percent. The lowest rate of disability is among persons between the ages of 5 and 15. Persons over the age of 75 experience the highest rate of disability (58 percent).

**TABLE 21
DISABLED POPULATION FIVE YEARS AND OLDER,
CITY OF WHEATLAND, 2000**

Age	Disability	No Disability	Total Persons	% with Disability
Between 5-15	31	463	494	6.3%
16-20	22	148	170	12.9%
21-64	247	868	1,115	22.2%
65-74	62	114	176	35.2%
Over 75	75	54	129	58.1%
Total Population 5 Years and Older	437	1,647	2,084	21.0%

Source: 2000 Census.

Table 22 below provides information on the exact nature of these disabilities. The number of disabilities shown in Table 22 (870) exceeds the number of individuals with disabilities (437) because a person can have more than one disability. Among school age children, the most frequent disability is mental. For persons aged 16 to 64 years, the two most frequent disabilities are employment-related and physical. Finally, for seniors, physical and go-outside-home disabilities are the most frequent.

**TABLE 22
TYPES OF DISABILITIES PERSONS FIVE YEARS AND OLDER,
CITY OF WHEATLAND, 2000**

	Age Group						Total	
Type of Disability	5-15 Years		16-64 Years		65 years and Over			
	#	%	#	%	#	%	#	%
Sensory	4	10.0%	34	6.6%	54	17.3%	92	10.6%
Physical	2	5.0%	121	23.4%	105	33.5%	228	26.2%
Mental	29	72.5%	69	13.3%	35	11.2%	133	15.3%
Self-Care	5	12.5%	23	4.4%	41	13.1%	69	7.9%
Go-Outside-Home	n/a	0.0%	113	21.9%	78	24.9%	191	22.0%
Employment	n/a	0.0%	157	30.4%	n/a	0.0%	157	18.0%
Total Disabilities	40	100.0%	517	100.0%	313	100.0%	870	100.0%
Source: 2000 Census.								

According to statistics from the Social Security Administration, as of December 2000, there were 88 persons 18 to 64 years of age in zip code 95692 (Wheatland) who received Supplemental Security Income (SSI) because they were blind or disabled. SSI is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. With the maximum monthly benefit of \$757 as of January 2003, SSI recipients are likely to have difficulty finding housing that fits within their budgets since they can afford to pay only \$227 for rent.

A spokesperson from FREED, a community based center for independent living, emphasized that one of the main needs for the disabled community is to develop more housing with universal design. For seniors, universal design is important since it allows them to remain in their homes longer. Some of the features that benefit both seniors and the disabled include doorways that are large enough to accommodate wheelchairs, grab bars installed in bathrooms, and passage in and out of a home without using stairs. Mobile homes are a particular problem because limited interior space makes universal design more difficult. Developmentally disabled persons require group homes and someone living on the premises to help them, if necessary.

According to State law, five percent of the units in new townhomes need to be accessible. This translates into providing some units that are entered at ground level and provide a bathroom, bedroom, and laundry area on the first floor.

In house Supportive Services (IHSS) is an important program in Yuba County. IHSS provides in-home services to low-income individuals who qualify through Medical or SSI. There is no age restriction, but there is an income restriction. Services include housekeeping and personal care. In house supportive services permit disabled persons to remain in their own homes. These services are available to Wheatland residents who are income-eligible.

Senior Households

Senior households are defined as households headed by an individual over the age of 65 years. Table 23 shows 2000 Census information on seniors. As of 2000, because of smaller household sizes, senior households represented 23 percent of all households in Wheatland while seniors made up only 13 percent of the total population. Approximately two-thirds of senior households own their homes.

TABLE 23
NUMBER OF SENIORS,
CITY OF WHEATLAND, 2000

Senior Population	
Number of Persons 65 years and Over	305
Seniors as a Percentage of the Total Population	13.4%
Number of Males	129
Percent of Senior Population that is Male	42.3%
Number of Females	176
Percent of Senior Population that is Female	57.7%
Households Headed by a Senior	
Number of Households Headed by Individuals 65 Years and Over	169
Seniors as a Percentage of All Households	23.0%
Number of Renter Households Headed by a Senior	58
Percentage of Senior Households	34.3%
Number of Owner Households Headed by a Senior	111
Percentage of Senior Households	65.7%
Source: 2000 Census.	

Table 24 shows the number and percentage of renter and homeowner households paying more than 30 percent of their incomes for housing costs. As shown, about one-third of senior renter households (31 percent or 18 households) have a cost burden greater than 30 percent. This proportion is similar to non-senior renter households, of which 30 percent paid more than 30 percent of their incomes for rent in 2000. Senior homeowners have lower cost burdens than do senior renters. Only 20 percent had cost burdens greater than 30 percent. However, because of the higher percentage of seniors who are homeowners, the number of senior owners with high cost burdens (22) is about the same as the number of renters with high costs burdens.

TABLE 24
COMPARISON OF COST BURDENS BY AGE AND TENURE,
CITY OF WHEATLAND, 2000

Age Category	Renters			Owners		
	Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%	
		#	%		#	%
15-64 Years	273	83	30.4%	294	89	30.3%
65 Years and Over	58	18	31.0%	111	22	19.8%
Total	331	101	30.5%	405	111	27.4%
Source: 2000 Census.						

According to statistics from the Social Security Administration, as of December 2000, there were 30 Supplemental Security Income (SSI) recipients 65 years and over in zip code 95692, which includes Wheatland. Seniors who have never worked or have insufficient work credits to qualify for Social Security disability often receive SSI benefits. In fact, SSI is the only source of income for many of these low-income senior SSI recipients.

According to the Yuba County Housing Authority, as of the end of February 2004, there were 29 senior households over the age of 70 that were on the Section 8 program in Yuba County. In addition, there were 49 households, in which the head was between 60 and 69 years of age, who

were also on the Section 8 Program. Of the 399 participating households, therefore, approximately 23 percent of households receiving Section 8 assistance in Yuba County were age 60 and over as of February 2004.

Donner Trail Manor in Wheatland provides 44 affordable housing units to very low- and low-income seniors and persons with disabilities. As of May 2004, there were ten households on the waiting list for Donner Trail Manor. Although there are no state licensed residential care facilities for the elderly in Wheatland, there are four facilities in Marysville, housing up to 152 elderly persons. Finally, there is a mobile home park on 6th Street in Wheatland that is for seniors only. This park leases spaces only. The minimum age for occupants is 55 years. The park's 36 spaces were fully occupied as of the end of April 2004.

Although a lack of affordable rental housing for senior households is no worse a problem than for non-senior households, senior households experience other problems not encountered by younger households. These include access to services (for seniors who no longer drive) and a need for assistance to remain independent, for example in the areas of meal preparation and personal care. Since Wheatland is a very small city, it is not in a position to offer direct services to its senior residents. Instead, services are available through Yuba County in Marysville.

Large Households

Large households require housing units with more bedrooms than smaller households need. In general, housing for these households should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single family houses, as apartment units are most often developed with childless, smaller households in mind.

The U.S. Department of Housing and Urban Development (HUD) defines a large household or family as one with five or more members. According to the 2000 Census, 130 households, or approximately 16 percent of the total households in Wheatland, had five or more members. This proportion is slightly higher for renters (17 percent) than for owners (16 percent).

In Wheatland, as of the 2000 Census, owner-occupied units averaged 2.9 bedrooms per unit, whereas renter-occupied units averaged 1.4 bedrooms per unit. Thus, for the large families that are unable to rent single family houses, it is likely that these large renter households are overcrowded in smaller units.

Recognizing the need for larger rental units, a non-profit housing developer (Mercy Housing) acquired and rehabilitated a duplex development, now called Sunset Valley Duplexes. This affordable project provides 43 three-bedroom units, 1 four-bedroom unit, and 1 five-bedroom unit (along with 14 one-bedroom and 29 two-bedroom units).

According to the Yuba County Housing Authority, households that experience the most difficulty in locating housing under the Section 8 Program are those that require housing units with more than three bedrooms. Since there are no occupancy standards under the Section 8

Program, larger households may occupy smaller units, as long as the landlord does not object. When planning for new multifamily housing developments, therefore, the provision of three- and four-bedroom units is an important consideration due to the likely demand for affordable, larger multifamily rental units.

Female-Headed Households

According to the U.S. Census Bureau, as of 2000, there were 242 female-headed households in Wheatland. This represented about 30 percent of all households. Among female-headed households, 103 or 43 percent of the total female-headed households were single person households, and 30 percent of female-headed households (or 73 total) have children living with them who are under 18 years of age.

Due to lower incomes, female-headed households often have more difficulties finding adequate, affordable housing than do families with two adults. Also, female-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for female-headed families be located near childcare facilities, schools, youth services, medical facilities, and senior services.

Farmworkers

There is no estimate of the number of agricultural workers who live in Wheatland. The 2000 Census combines Wheatland employees in agriculture with those who work in forestry, fisheries, and hunting, and mining. As of 2000, 55 Wheatland workers, or 6.2 percent of employed residents, worked in these sectors. In Yuba County as a whole, the 2000 Census reported an employment total of 1,347, or 6.7 of employed residents, in “agriculture, forestry, fishing and hunting, and mining.”

The 2002 Census of Agriculture reported a total of 4,058 hired farm workers on 255 farms in Yuba County in 2002. Of these farms, 126 farms listed 879 workers as working 150 days or more during the year, while 211 farms listed 3,179 workers as working less than 150 days (greater than or less than 150 days is the only employment time period reported in the Census of Agriculture; farms could report workers in both categories and may therefore be listed more than once).

There was a dramatic decrease in farm jobs in Yuba County from 1992 to 2002. While the Census of Agriculture listed 255 farms in Yuba County in 1992, 1997, and 2002, hired farm labor declined from 6,035 in 1992 to 5,042 in 1997, and to 4,058 in 2002.

Information on migrant workers was collected for the first time in the 2002 Census of Agriculture. Farms were asked whether any hired or contract workers were migrant workers, defined as “a farm worker whose employment required travel that prevented the migrant worker from returning to his/her permanent place of residence the same day.” For Yuba County, 63 farms, or 25 percent, of the total 255 farms listed were reported as using migrant farm labor.

Yet another measure of the number of farmworkers and their household members was provided in a report prepared for the Migrant Health Program covering all of Yuba County. This study reported in 2000 that there were 2,477 migrant farmworkers and 2,872 seasonal farmworkers in Yuba County for a total of 5,349 farmworkers. The migrant farmworkers had an additional 910 household members, while the seasonal farmworkers had an additional 3,259 household members. The total of all farmworkers and their associated household members was therefore estimated at 9,518 for Yuba County in 2000.

Migrant and seasonal farmworkers may be undercounted in official estimates for several reasons. They may not live in conventional housing units (e.g., garages), they may double up with other households, they may live in motels, and some may live outdoors. According to a spokesperson for California Rural Legal Assistance (CRLA), about half of Yuba County's farmworkers are migrant and move to Yuba County during the peak growing season. The remaining farmworkers are seasonal and live in the general county area year-round. The main season in Yuba County starts in April/May, and is the most intense between June and August. Orchard products, such as cherries, prunes, and peaches are the principal crops.

Seasonal workers are more likely to have their families with them, although some migrant workers come with their families if they feel they can locate suitable housing. Many workers are Latino immigrants. Due to increased border security with Mexico, more immigrant farmworkers are remaining in the area year round with their families, since it is more difficult to travel across the border in both directions.

As discussed earlier, there is no information available about the number of farmworkers and their families living specifically in Wheatland. Wheatland's 2000 population of 2,275 represents just 3.78 percent of the total Yuba County population of 60,219. Therefore, extrapolating county-wide farm worker figures to Wheatland based on relative population size would yield a small number of migrant and seasonal farmworkers. According to CRLA, although there is no real estimate of the number of farmworkers in Wheatland, it is likely that there are not many living there. However, housing for farmworkers is, in general, better provided in cities, where services are located nearby. This is particularly true of seasonal farmworkers whose families live with them.

Finally, according to the Butte County Board of Education Migrant Education Program students (Wheatland is within the service area for this program), there are 11 students in Wheatland (6 in elementary and 5 in high school) enrolled in the Migrant Education Program. These 11 students represent 6 families. The number of migrant students enrolled in this special program has remained about the same for the last several years.

Farmworkers have special housing problems due to seasonal income fluctuations, very low incomes, and substandard housing conditions. Housing that is targeted to very low-income households serves seasonal farmworkers. Although there is no special farmworker housing in Wheatland several farmworkers and their families live at the Sunset Valley Duplexes in Wheatland. Although Yuba County does not directly provide farmworker housing, a non-profit

organization, Mercy Housing, provides farmworker housing in Linda, California, also in Yuba County.

Housing for migrant farmworkers should be affordable and flexible. Bunk style housing with bathrooms and kitchens is adequate, particularly if it is built so that if a family needs to stay in group quarters, there is a way to provide privacy. For seasonal farmworkers, housing needs to be affordable at extremely low incomes and provide large units to accommodate larger families. Therefore, the type of housing needed for seasonal farmworkers does not differ from the type of housing needed by other very low-income households.

SECTION II: RESOURCE INVENTORY

A. Availability of Land and Services

1. Survey of Available Land

This section provides an analysis of the land available for residential development and compares this to Wheatland's assigned need for new housing. This includes both sites that are available within incorporated City of Wheatland boundaries and in unincorporated areas that will be annexed within the Housing Element planning period. In addition to this assessment, this section considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs.

Inventory of Vacant and Underdeveloped Sites

Housing Element law requires an inventory of land suitable for residential development (Government Code, Section 65583(a)(3)). An important purpose of this inventory is to determine whether a jurisdiction has allocated sufficient land for the development of housing to meet the jurisdiction's share of the regional housing need, including housing to accommodate the needs of all household income levels.

Table 25 below shows a summary of residential development potential by affordability category within incorporated Wheatland boundaries. The table shows both the maximum development potential on the sites (based on acreage and maximum allowed density) and the inventoried development potential which is lower than the maximum development potential on some of the sites. As shown in the table, Wheatland has a total additional inventoried capacity of 410 residential units on vacant residential land (maximum development potential of 472 units). The number of affordable units calculated for each of these sites is derived from the density assumptions shown in the table. Based on allowable maximum densities of 18 units per acre (without density bonuses; 22.5 units per acre with density bonuses) for all of the land shown in the table with a HDR designation and R-3 zoning designation, this land is assumed to allow development of units affordable to very low- and low-income households. The remainder of the vacant sites listed are designated Low Density Residential (LDR) and zoned R-1. These sites are assumed to be affordable only to above moderate-income households.

The sites shown in Table 25 all have access to infrastructure and are not constrained by topography, environmental factors, or other site specific problems that would limit planned development.

TABLE 25
VACANT RESIDENTIAL SITES WITHIN WHEATLAND CITY LIMITS

APN#/ Location (1)	Acres	General Plan/ Zoning	Maximum Density in Units/Acre (2)	Assumed Affordability	Maximum Development Potential (3)	Inventoried Development Potential (4)
Wheatland Park Place (5) (Site #13)	52.46	LDR/R-1	5.00	above moderate	108	87
Almond Estates (6) (Site #2)	47.00	LDR/R-1	5.00	above moderate	235	205
between SR 65 and C Street at north boundary of City (7) (Site #10)	2.2	HDR/R-3	18.00	very low and low	36	35
B Street (8) Site #11	12.00	LDR/R-1	5.00	above moderate	60	54
between SR65 and Malone Street at south boundary of city (9)	1.85	HDR/R-3	18.00	very low and low	33	29
Total units					472	410
Sources: City of Wheatland Zoning Ordinance, 1991; and Mintier & Associates Land Use Database, 2004.						
Notes:						
(1) Site # refers to parcel location in 1995 Specific Plan Boundary Map (Figure A-2).						
(2) Without 25% density bonus.						
(3) Maximum development potential is based on acres multiplied by maximum density (without density bonus), and then rounded down. In the case of Wheatland Park Place, existing units and issued building permits have been accounted. See note #5 for this site for further explanation.						
(4) See individual notes for each site for explanation.						
(5) The site is projected to be built out by the end of 2004 at 210 total single family units (87 units potential remaining – 105 building permits issued in 2003 and 18 building permits issued to-date (see Table 20)). This is equivalent to a total site density of 4.0 units/acre, or 80% of maximum density. Based on 123 issued building permits at an average of 4 units/acre, there is an estimated 21.71 vacant acres remaining. At a density of 5 units/acre, this is equivalent to maximum remaining development potential of 108 units.						
(6) Constrained by drainage and access. Possible start in 2007; total of 205 single family lots. This is equivalent to a total site density of 4.36 units/acre, or 87% of maximum density.						
(7) Constrained by need for off-site sewer. Unknown start date. Inventoried development potential is based on an assumed density of 16 units/acre. This site is within an existing street and utility infrastructure network.						
(8) Constrained by need for off-site sewer. Unknown start date; total of 54 single family lots. This is equivalent to a total site density of 4.5 units/acre, or 90% of maximum density.						
(9) Inventoried development potential is based on an assumed density of 16 units/acre. This site is within an existing street and utility infrastructure network.						

Table 26 below shows residential development potential on sites currently outside of City limits. There are three sites: Heritage Oaks Estates, Jones Ranch, and the “island” between the new junior high and senior high schools.

The City recently approved pre-zoning on two of these sites. The City Council approved pre-zoning on Heritage Oaks Estates on November 18, 2003. As of October, 2004 Heritage Oaks had submitted its annexation application to the City and LAFCO. The development includes High Density Residential (HDR) designation and R-3 pre-zoning (11-18 units per acre) of 6 acres. The applicant indicated there was interest in that site for senior housing.

The City Council approved pre-zoning on Jones Ranch on December 9, 2003. As of October, 2004 Jones Ranch was on the verge of submitting its annexation application to the City and LAFCO. The development includes High Density Residential (HDR) designation and R-3 pre-zoning (11-18 units per acre) of 5 acres. The applicant indicated that there was a market for their site.

Both the Heritage Oaks and the Jones Ranch projects need the technical studies that are being prepared for the General Plan Update to be completed before receiving tentative map approval from the City. In addition, the projects need LAFCO approval before they are annexed by the City. As of October, 2004, LAFCO had a twenty-project backlog before it could process the Heritage Oaks and the Jones Ranch projects. However, it is anticipated that both projects will be under development within the time period of this Housing Element. There are no environmental or other physical constraints, or agricultural easements or contracts on these properties that would limit planned development.

The multifamily sites shown in the table are assumed to allow development of units affordable to very low- and low-income households. The duplex sites shown in the table are assumed to allow development of units affordable to moderate-income households. The single family sites are assumed to be affordable only to above moderate-income households.

TABLE 26
RESIDENTIAL SITES OUTSIDE WHEATLAND CITY LIMITS

	Very Low	Low	Combined Low- and Very Low-	Moderate	Above Moderate	Total
Heritage Oaks Estates	-	-	108	80	590	778
multifamily units (1)	-	-	108	-	-	108
duplex units (2)	-	-	-	80	-	80
single family lots (3)	-	-	-	-	590	590
Jones Ranch	-	-	55	56	442	553
multifamily units (4)	-	-	55	-	-	55
duplex units (5)	-	-	-	56	-	56
single family lots (6)	-	-	-	-	442	442
“Island” between new junior high & senior high schools) (7)	-	-	-	-	50	50
TOTAL	-	-	163	136	1,082	1,381

Sources: City of Wheatland, Carstens Consulting, Inc., Mintier & Associates

Notes:

- (1) 6 acres with High Density Residential (HDR) designation and R-3 pre-zoning; 108 unit potential at 18 units/acre.
- (2) 7 acres with 40 planned structures (80 units); planned density of 11.4 units/acre.
- (3) 181 acres with 590 planned units; planned density of 3.3 units/acre.
- (4) 5 acres with High Density Residential (HDR) designation and R-3 pre-zoning; 90 unit potential at 18 units/acre
- (5) 9 acres with 28 planned structures (56 units); planned density of 6.2 units/acre.
- (6) 140 acres with 442 units; planned density of 3.2 units/acre.
- (7) 8 existing single family units; planned for an additional 50 single family units on 31 acres.

Total Residential Holding Capacity vs. Projected Needs by Housing Type and Income Group

Table 27 below provides a summary of residential holding capacity in Wheatland compared to Wheatland’s assigned housing need. The figures for total RHNP allocation, units built, and net allocation to be met are from Table 20. The figures for holding capacity on vacant land are from Tables 25 and 26. As shown in Table 27, Wheatland has a total residential capacity of units in excess of its net allocation to be met.

Because the capacity for housing production of exceeds Wheatland’s net need for new housing of during the Housing Element planning period, a primary objective for the City over the Housing Element planning period will be to provide adequate sites to accommodate the housing needs of very low-, low-, and moderate-income households.

As shown in Table 27, after taking into account building permits issued from January 1, 2000 through April 30, 2004, Wheatland has a net allocation to be met of 436 moderate-income and below units. Wheatland has a capacity for 363 moderate-income and below units, for a deficit in capacity of 73 units, including 70 very low- and low-income units and 3 moderate-income units. The 363 unit capacity for moderate-income and below units could be increased, with application of the maximum 25 percent density bonus, to 453 units; however, density bonuses are not reflected in the table.

Wheatland will need to identify additional sites as part of the Housing Element Policy Document to meet the remaining identified need for units affordable to moderate-income and below units. In order to provide the potential for the 73 net remaining housing unit allocation for very low-, low-, and moderate-income units, 4.06 additional acres of vacant High Density Residential-designated land, would have to be made available (assuming development densities at 18 units per acre).

TABLE 27
CITY OF WHEATLAND RESIDENTIAL HOLDING CAPACITY ANALYSIS

	Very Low	Low	Combined Low- and Very Low	Moderate	Above Moderate	Total
Total RHNP Allocation (1)	164	133	297	139	266	702
Building Permits: 2000 through 4/30/2004 (1)	0	0	0	0	384	384
Net Allocation to be Met: January 2000-June 2007 (1)	164	133	297	139	-	436
Holding Capacity – Incorporated Land (2)	-	-	64	-	346	410
Holding Capacity – Unincorporated Land to be Annexed (3)	-	-	163	136	1,082	1,381
Remaining Need (4)	-	-	70	3	0	73
Notes: (1) See Table 20. (2) See Table 25. (3) See Table 26. (4) Total need shown in table is sum of very low-, low-, and moderate-income need. There is a surplus holding capacity of 1,473 total units (702 unit need minus 384 building permits issued, minus 410-unit holding capacity on incorporated land, minus 1,381-unit holding capacity on unincorporated land), when income levels are not taken into account.						

2. Land Available for Other Types of Housing and Shelter

State law (Government Code Section 65583(c)(a)) requires that local land use regulations accommodate a range of housing types, as well as facilities for people in need of emergency shelter and transitional housing. The following is a brief analysis of the availability of land for other types of housing.

Manufactured Housing

In accordance with state law, the City allows manufactured homes on permanent foundations on all residential lots. In the Wheatland Land Use Survey there were eight vacant residential sites.

In addition, the City does not have any land zoned exclusively for mobile home parks, however, they are allowed with a use permit in the R-3, C-1, C-3, and PD districts. Currently (May 2004), there were about six sites large enough (over 1 acre) to accommodate mobile home parks.

Transitional Housing, Emergency Shelters, and Other Group Living

Table 28 below shows the regulations for group living permitted by the Zoning Ordinance.

TABLE 28
ZONING ORDINANCE REGULATIONS FOR GROUP LIVING

Type	Zones
Group care, retarded (1)	Permitted use in RE-1, RE-½, R-1, R-2, and R-3 zones (2).
Rest homes, hospital and hospital offices	Conditional use in R-2 zone Permitted use in R-3 zone
Rooming and boarding of not more than two persons not employed on the premises	Permitted use in R-2 and R-3 zones
Rooming and boarding of three or more persons	Conditional use in R-2 zone
Sheltered care facilities (3)	Conditional use in R-2 and R-3 zones
Hotels, motels, roominghouses and boardinghouses (4)	Conditional use in R-3 zone
<p>Source: Wheatland Zoning Ordinance</p> <p>(1) From the "Definitions" chapter (18.06) of the Wheatland Zoning Ordinance: "Retarded group care" means any home, state authorized, certified or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children on a twenty-four-hour basis. Such homes are considered a residential use. Such homes are conditionally permitted uses in all residential zones, including, but not limited to, residential zones for single-family and estate dwellings, per Section 5116 or (<i>sic</i>) the Welfare and Institutions Code.</p> <p>(2) Listed as a conditional use in the R-E and R-1 zones only. Based on the definition in note #1 above though, these facilities would be conditional uses in all residential zones in Wheatland. However, note that Section 5116 ("Zoning Preemption") of the Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states "Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling." Based on this zoning preemption, such facilities are a permitted use in all residential zones.</p> <p>(3) From the "Definitions" chapter (18.06) of the Wheatland Zoning Ordinance: "Sheltered care home" means a facility other than a hospital or nursing home for two or more unrelated persons who are not acutely ill, which renders personal care and assistance with meals, dressing, medications prescribed by a physician or surgeon licensed in California, and other personal assistance of a similar type and includes homes for the aged and infirm who do not need skilled nursing care.</p> <p>(4) From the "Definitions" chapter (18.06) of the Wheatland Zoning Ordinance: "Boardinghouse" means a dwelling in which there is no more than one dwelling unit and more than two but not exceeding five rooming units or guest rooms. Meals may or may not be provided to the occupants thereof. A boardinghouse shall not include homes for persons not members of the family requiring professional or semiprofessional care by reason of physical or mental infirmity or disease or by reason of age.</p>	

As shown in the table, group homes for six or fewer residents are currently permitted in all residential zones due to the zoning preemption of Section 5116 of the California Welfare and Institutions Code.

Emergency shelters and transitional housing facilities would fall under the "sheltered care facilities" or "boardinghouse" definitions and allowed as a conditional use in the R-2 and R-3 zones. At this time, the city of Wheatland does not exhibit the typical needs of a more urban area to require emergency shelters. However, if a shelter was proposed in the city, one acre of vacant land in the R-2 or R-3 zones could accommodate an emergency shelter.

Farmworker Housing

The lower density zones in Wheatland are not conducive to permanent farmworker housing development due to housing costs at this time. Therefore, it is not financially feasible to accommodate permanent farmworkers' housing needs in these zones. However, this need is addressed by sites where housing is developed for affordable households. These tend to be sites that are in higher density zones. The R-2 or R-3 zones both have high enough densities to accommodate residential units for farmworkers. Sites that best meet the needs of farmworker housing are those that are located near agriculture. The city currently (May 2004) has four acres of vacant land with R-3 zoning (see Table 25) that could be used to build housing to

accommodate farmworkers. The duplex and multifamily sites shown in Table 26 could also potentially accommodate farmworker housing.

Temporary farmworker housing is allowed Yuba County's Agriculture Exclusive (A-E) zone with the approval of a use permit. There is no A-E zoned property in the city.

The provisions of Section 17020 (et. seq.) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in Wheatland, as in all of the jurisdictions in California, pursuant to the regulations set forth in Section 17020. Section 17021.5(b) states, for example:

"Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone."

Second Units

The State of California legislation regarding second units (AB 1866) effective July 1, 2003, requires that second units be allowed by right on lots zoned for single family or multi-family use that contain an existing single family unit. The City does allow accessory structures on residential land, but has not adopted a second unit ordinance with development standards. By law the City must allow for second unit development by right. Hence, the City must use State guidelines for second units until a second unit ordinance is adopted by the City.

The following standards have been included in AB 1866 for communities without second unit ordinances development standards. Total floor space for a detached second unit shall not exceed 1,200 square feet, while an attached second unit shall not exceed 30 percent of the existing living area. Requirements relating to height, setback, lot coverage, architectural review, site plan review, fees, charges, and other zoning requirements are to be applied as other residential construction allowed in the city zone in which the property is located.

During the past ten years the City of Wheatland has not recorded any building records for second units. In addition, information on the affordability level of second units in Wheatland is not available. However, in communities similar to Wheatland, second units generally rent to moderate-income groups. According to the California Department of Finance (DOF), there were approximately 808 single family detached dwellings in the city of Wheatland as of January 1, 2004 (see Table 18). With the exception of sites that already have second units or other impediments to the State requirements for second unit development, such as lot coverage, these single family sites offer second unit opportunities in Wheatland. The City cannot estimate the potential for second units through this housing element period, considering the ministerial review process now required by AB 1866. To facilitate expected number of second units, the City can

pursue programs to adopt a second unit ordinance, promote second units, or ease development procedures/fees.

Sites Suitable for Redevelopment for Residential Use

There are numerous opportunities for redevelopment of residential uses in Wheatland. The City has worked with Mercy Housing to determine the location of sub-standard housing within the city. Based on the results of a city-wide housing conditions survey conducted in May 2004, 6.5 percent of the city's housing stock either does not meet UBC standards and/or needs minor repairs (see Table 16). The majority of these properties are located in the heart of the city, between Highway 65 and the railroad tracks. The City is also working to invest CDBG Funds to refurbish or redevelop these properties. The City shall continue to promote and facilitate the rehabilitation of the existing housing stock using a variety of applicable, viable programs.

3. Adequacy of Public Facilities, Services, and Infrastructure

This section addresses the adequacy of public facilities, services, and infrastructure to accommodate planned residential growth between January 2001 and July 2008.

City facilities, services, and infrastructure are generally adequate to accommodate development of vacant residential sites within the existing city limits. The roads serving the sites are in adequate condition, although there is significant traffic congestion on SR65, which bisects the city. The existing police, fire, and parks services are adequate as well. The City water system has been completely reconstructed and adequate water supply for the foreseeable future exists – including well beyond the Housing Element planning period. The wastewater system is generally adequate, although new State water quality permitting requirements are likely to require significant upgrades to the existing treatment and disposal system. It is unlikely that these upgrades will be required before 2008. The City has completed a flood analysis that indicates the city is not within the 100-year floodplain and has submitted a Letter of Map Amendment (LOMA) to the Federal Emergency Management Agency (FEMA). The existing drainage system is adequate.

The existing city facilities, services, and infrastructure (especially wastewater treatment) are not, however, adequate to accommodate new housing on sites currently outside the city limits. While there are significant constraints on the development of the unincorporated areas that are needed to meet Wheatland's housing needs allocation, there are no alternatives to these sites for providing affordable housing for this housing element planning period.

The developers of Heritage Oaks Estates and Jones Ranch will be required to extend infrastructure or fund service and facility expansion to accommodate new housing. The same is true for the "island" property. In particular, the wastewater treatment plant has capacity only for build-out of the existing city limits. The plant must be expanded, and possibly relocated, in order to accommodate new housing outside the existing city limits. As of the writing of this report in mid-2004, several technical studies were being prepared as part of the General Plan Update to determine the need, extent, and cost of such facility and service expansion to Heritage Oaks Estates and Jones Ranch. The City may consider allocating, on a temporary basis, some of the

existing wastewater treatment facility capacity within the existing city limits to the Jones Ranch and Heritage Oaks Estates projects with the understanding that the projects will fund future facility expansion necessary to replace that allocation.

Roads

The existing road system in the city is generally adequate to accommodate development on residential sites within city limits. New roads must be constructed to serve areas outside the existing city limits. The absence of available funding sources to finance needed expansions and improvements is an obstacle to residential development. Developers are expected to take responsibility for paying the costs of necessary on-site and off-site traffic improvements to serve new residents. Assuming that developers add these costs to the sales prices for new homes, this is another factor that increases housing costs.

A bypass is being proposed for State Highway 65 on either the east or west side of town. The bypass would link with the planned Lincoln Bypass to the south and connect to the existing Beale Bypass north of Wheatland. The bypass is still in the planning phase and is dependent upon environmental and financing review.

Water

The City of Wheatland Public Works Department operates the City's water system provides water to the entire City plus approximately two residences outside the City. The City's source of water is entirely from ground water. The quality of the ground water is excellent and is disinfected by adding low levels of chlorine. The City maintains a water system capable of supplying approximately 1,035,000 gallons of water per day for domestic purposes. The City estimates its current average water usage per day is approximately 504,000 gallons. Thus, the current capacity is twice the average daily usage and an adequate water supply for the foreseeable future exists.

From 2001 to 2003 the City, using USDA Rural Development loan and grant funds, upgraded the total water system including wells, water main replacements, water services, metering of all services, construction of a 600,000 gallon water tank and booster pumps, and a Supervisory Control and Data Acquisition (SCADA) system. With the improvements noted above and additional developer requirements, the resultant water system is designed and sized to provide service at General Plan buildout.

The operation and maintenance of the water system is funded by a monthly service charge, currently \$25.62 per single family residence. Included in the monthly service charge is \$13.50 to repay the USDA loan amount and develop a loan reserve account. The terms of the loan are for 40-years, at 4.50 percent, with the end of loan period at 2040.

Housing sites within the city have adequate access to water services. New residential developments currently outside the city are required to provide for water facilities including wells and pipes to meet their demands and/or pay an impact fee based on their demand and use

of existing system facilities. New development is required to construct all internal water distribution system improvements associated with their projects.

Sewer

The City of Wheatland Public Works Department operates the City's sanitary sewer collection and treatment system. Except for new gravity sewer lines recently installed in the Wheatland Ranch, Park Place and Ryantown Subdivisions, most of the sewer gravity lines and their services predate 1962. The force main from Malone lift station to the WWTP has been recently inspected and found to be in excellent condition. The portion of the Spruce lift station force main from Hooper to Malone was installed in 2003 and is also in excellent condition. The main from the Forest Glen lift station is PVC pipe installed about 1992 and appears to be in good condition.

Due to the relatively flat topography of the City, the sewage must be lifted by sewer lift stations. There are a total of five sanitary lift stations in the City. Two of the lift stations, Spruce and Malone together lift the entire City's sewage to the City's wastewater treatment plant (WWTP). The Spruce lift station was completely rebuilt in 2003 and provided with standby power. The Malone lift station was pump and electrical panel updated in 2003 (it had and has standby power). And the Sunrise lift station was completely rebuilt in 2002 (except for relining of the inside of the lift station tank) and, provided with standby power.

Wheatland's WWTP capacity is 0.62 million gallons per day (MGD), which is equivalent to 2,296 dwelling units, as permitted by the California Regional Water Quality Control Board (RWQCB). The current (projected as of December 31, 2004) wastewater flow is 0.34 MGD which is equivalent to 1,268 dwelling units. The City has a very limited discharge from industrial-type users. Therefore, the majority of the sewage is domestic in nature, coming from residential and commercial users. The largest users connected to the sewer system are Wheatland High School and Bear River Junior High School. The average discharge is approximately 240 gallons per day per service location. In the calendar year 2003, the total wastewater treated was 105 million gallons. The 2003 average annual daily amount treated was 0.287 million gallons which equates to approximately 90 gallons per day per person and 240 gallons per day per service location. The maximum day of wastewater entering the plant in calendar year 2003 was 0.525 million gallons or 1.83 times the average day.

The operation and maintenance of the sewer system is funded by a monthly service charge, currently \$16.00 per single family residence which includes a \$2.50 surcharge for refund to Forecast Homes for deferred maintenance they performed on some of the City system. The current fee is not adequate to provide for the actual system maintenance and operation costs and the City will be considering in the near future increasing the monthly sewer service charge.

The existing collection and treatment system currently has capacity to accommodate development on residential sites within the city limits and beyond. With a projected flow at the end of 2004 at 0.34 MGD, and a plant capacity of 0.62 MGD, the available wastewater treatment capacity is 0.28 MGD, or approximately and additional 1,037 dwelling units. This is far in excess of the 436 unit net remaining RHNP allocation to be met (see Table 27). New residential developments proposed for annexation into the city are required to provide for sewer facilities

including lift stations and pipes to meet their demands and/or pay an impact fee based on their demand and use of existing system facilities. New development is required to construct all internal sewer distribution system improvements associated with their projects. The wastewater treatment plant will ultimately have to be expanded to accommodate these projects. New development will be required to fund wastewater treatment facilities expansion to accommodate the proposed projects.

Storm Drainage

The existing City is separated into four general drainage areas. The areas are separated by a higher east-west area through the approximate middle of town and the UPRR/SR65 north-south line/road.

The City currently funds the operation and maintenance of the storm drainage system through general fund revenue except for the Wheatland Ranch Subdivision which is funded through a Lighting and Landscape District. New developments are required to provide for drainage facilities including pump systems and pipes to meet their demands and/or pay an impact fee based on their demand and use of existing system facilities. New development is required to construct all internal drainage system improvements associated with their projects. Existing system deficiencies include undersized or deteriorated drain lines and ditches, inadequate inlets or capacity, and some problems with gutters. Development of new housing sites will include required drainage improvements.

Law Enforcement

Wheatland has had its own Police Department since the City's incorporation in 1874. Wheatland currently receives police service twenty-four hours a day, seven days a week ("24/7"). The Police Department is staffed by six patrol officers, one sergeant and the Chief. Supplemental police services are provided by six on-call level-one reserve officers who are paid an hourly wage and are considered part-time employees. They are used to replace full-time officers due to illness, time off, or other unplanned leaves. Based on the current number of patrol officers (6) and a sergeant (1), the ratio of officers per thousand residents is 1.9 (assuming an estimated current resident population of 3,200).

The current level of police staffing is adequate for development of the remaining residential sites within city limits. New development outside the existing city may be required to contribute funds to support expansion of the Police Department

Fire

The Wheatland Fire Department functions from one fire station located at 313 Main Street. It has three apparatus bays that house four vehicles. The Department provides emergency response to all emergencies within the City. The City of Wheatland's Fire Department has an Insurance Services Office (ISO) rating of 6, which is used to set fire insurance premiums. The Department operates entirely with volunteers.

The time needed to mobilize volunteers (i.e., “reflex time”) so they arrive at the fire station or at the scenes of emergencies ranges from one to more than seven minutes. The average response for volunteers to arrive at the Wheatland Fire Station is four minutes. However, during 2003 volunteer response has been as low as 30 seconds and as high as 7 or more minutes between 8:00 a.m. and 6:00 p.m. and has been as low as 1 minute and as high as 12 minutes between 6:00 p.m. and 8:00 a.m.

A Fire System Master Plan is currently being prepared to determine future fire service and facility needs.

Schools

The City has five public schools and two private schools (including one middle school currently under construction) that serve the city and surrounding community. The public schools are as follows:

- Wheatland High School
- Wheatland Elementary School
- Bear River Elementary School
- Far West Elementary School
- Lone Tree Elementary School
- Junior High School (under construction)

The Wheatland School District (WSD) operates four schools, two within the City and two at Beale Air Force Base. In addition, the WSD is currently constructing a new middle school in Wheatland. When this school opens, the existing middle school will become an elementary school

Both school districts have determined that facilities are adequate to accommodate student population generated from all potential housing sites both within and outside the city through 2008.

Summary

The City of Wheatland generally has adequate public facilities, services, and infrastructure to accommodate planned residential growth between January 2001 and July 2008 within the city limits. The anticipated growth of Wheatland outside of city limits in the near future will require substantial upgrading and expansion of existing public facilities and services.

B. Inventory of Local, State, and Federal Housing and Financing Programs

1. Current City Programs

Wheatland does not act as a developer in the production of affordable units. However, the private sector, which can apply for assistance under various state and federal funding programs, has developed three affordable rental housing projects in Wheatland, and one for-sale project. The city has very limited financial resources of its own to allocate for housing. Instead, housing and rehabilitation funds come from the state and federal governments. For example, Wheatland can apply directly for Community Development Block Grant (CDBG) funds through the statewide program administered by the Department of Housing and Community Development (HCD).

Since the city lacks staff to write grant applications or administer programs, it hires grant writers or relies on non-profit organizations to submit grant applications on its behalf. A good example of collaboration with a non-profit organization was the application for a state CDBG grant intended for housing rehabilitation and public services submitted on behalf of Wheatland by Rural California Housing Corporation (RCHC). RCHC successfully obtained this grant for Wheatland in the late 1990's. Although RCHC would have administered the grant, it still needed some assistance from staff and city officials. The city decided to return the CDBG funds to the State of California because it was unable to provide the needed assistance to RCHC at that time.

The city has not applied for HOME funds and does not have a redevelopment project area. However, by working with a non-profit developer, such as Mercy Housing, it is possible for the city to compete for HOME and CDBG funds. The city must advertise for a developer via an RFQ process. Then, the city would need to review the applications and select a developer with which to work. Both HOME and CDBG funds could be used for new construction, a first-time homebuyer program and housing rehabilitation.

2. Yuba County

Housing and Community Development Services

Yuba County operates a housing rehabilitation program funded by CDBG. This program is available to all residents in Yuba County, so Wheatland residents are eligible to apply for housing rehabilitation loans. The County has been receiving CDBG grants from the state for the past 10 to 12 years. Last year's grant was between \$350,000 and \$400,000.

There are 150 active loans, and 15 applications were being processed as of April 2004. Although \$40,000 is the loan limit now, the County is working to increase this limit, since it is not high enough. At one point, much of the loan money went to the 1997 flood victims who had not received assistance from FEMA to fix up their homes. However, there is no longer a priority for flood victims.

If an applicant is elderly, on a fixed income, or meets other criteria, the loans are deferred for 30 years, or until the home is sold, or title transferred. For other program participants, the loans bear an interest rate of between three and five percent.

The Housing Authority of Yuba County

The Yuba County Housing Authority administers the federal Section 8 rental assistance program for the entire County. As of March 2004, 399 households received assistance. Of these 327 recipients were female-headed households, and 78 recipient-households were over the age of 60. Seventeen households in Wheatland receive Section 8 assistance. Finally, there were 356 households on the waiting list as of March, 2004. Of these, 12 live in Wheatland. The majority of the Wheatland applicants are female-headed households (11 out of 12), and two applications are seniors.

3. Private Organizations

Aside from the CDBG Rehabilitation Program and the Housing Authority's Section 8 program, housing assistance available to Wheatland residents is provided by private, non-profit organizations.

Mercy Housing California

Mercy Housing California is a non-profit developer that develops affordable housing for families, seniors, farmworkers, formerly homeless persons, individuals with HIV/AIDS and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds or rehabilitates housing to meet community needs. The types of housing developed include multifamily and single family homes, single room occupancy apartments for formerly homeless adults, and accessible units for individuals with physical disabilities. Mercy Housing merged with the former Rural California Housing Corporation in the 1990s, adding their focus of developing homeownership opportunities for low-income households using the self-help development process. Forest Glen, a 33-unit single family detached subdivision located on the north side of the city, is a good example of a self-help ownership project developed by Mercy Housing.

First-Time Homebuyer Program

Although Yuba County does not operate a first-time homebuyer program, local lenders, such as Central Pacific Mortgage Company, offer two types of loans that can benefit first-time homebuyers if the buyers meet certain income restrictions and can locate housing that is priced below the upper sales price limit.⁷

One loan type is available through the California Housing Finance Agency (CalHFA), and the second type of loan is available through the Federal Housing Administration (FHA).⁸ If a home's sales price is at or below \$215,600, then a FHA loan is a preferred option. If a home is between

⁷ Other first time homebuyer programs had included the Mortgage Credit Certificate Program (MCC) and Rural Gold. Although there are some owners that still benefit from the MCC program in Yuba County, very few new mortgage credit certificates are being issued in California, and none in Yuba County. The Rural Gold program is no longer in operation.

⁸ The following program regulations are current as of May 2004.

this amount and \$247,500, then CalHFA is used. Both loans are sold on the secondary market and have strict underwriting criteria that are used by the lender. If the lender is able to submit a loan application using the electronic underwriting provided by FHA and CalHFA, then the lender will not be asked to take back the loan in the event that FHA or CalHFA decide that the loan was not sound. Furthermore, the electronic underwriting may allow higher debt ratios than manual underwriting. This is because the program is designed to examine a variety of factors in deciding how credit-worthy an applicant is.

The income categories used to decide who qualifies for these loans are not the same as those used by HCD or HUD. For example, if a household is one or two persons, the gross income in Sutter and Yuba Counties that is allowable is \$62,500, and for households of three or more the limit is \$71,875.

The CalHFA loan is for 97 percent of value. Then, an additional three percent is provided as a silent second through CHFA at a three percent interest rate. Buyers can also finance closing costs and prepaid expenses. Homeownership counseling for these loans is not required. Potential applicants learn about these loan options through word of mouth or from their realtors.

Although homeownership counseling is not required for these loans, counseling is helpful for buyers, particularly for those buyers who lack direct experience with homeownership. A HUD-sponsored counseling office will open in Marysville in 2004. This office will provide one workshop per month that includes first time homebuyer education with financial management training. A training session lasts about five hours. This training covers the process of purchasing a home, foreclosure prevention, and help with financial management. Wheatland residents are eligible for this service.

California Rural Legal Assistance (CRLA)

A CRLA office is located in Marysville. Although this office deals with a number of legal issues, (e.g., education and labor law, civil rights, health access issues, family law, and benefits law), over half of its work has been housing. During the past several years, CRLA has been holding weekly tenant/landlord clinics. The office developed the clinic approach to be able to handle more clients. People call in about fair housing issues, and then they are referred to the clinic.

Services provided at the Marysville office are available to residents of Colusa, Sutter, and Yuba Counties. On average, about 20 people attend. About half of those attending are from Yuba County, followed by Sutter County. The smallest percent come from Colusa County. The clinic lasts for two hours. After the clinic, if staff decides it is appropriate, staff may refer a complainant to the legal clinic (conducted only in English), or a staff attorney may provide additional help. CRLA advertises its services through a monthly calendar sent to public offices, such as Wheatland City Hall and the Wheatland City Council.

4. Assisted Housing Projects in Wheatland

Wheatland has three subsidized rental projects, and one affordable homeownership project. Table 29 below shows information on these projects. The Donner Trail and Bear River

Apartments are the most affordable, since tenants only pay 30 percent of their incomes for rent. In comparison, the Sunset Valley Duplexes charge tax credit rents, which may require that more than 30 percent of household income be paid for rent.⁹

- The Donner Trail Apartments provides 44 units for seniors and disabled persons. It is the oldest subsidized project in Wheatland built in 1980 under the USDA 515 Program. The owner manages the development. It is no longer at risk, since the owner worked with the Rural Development Agency of USDA to refinance the development. (See the at-risk discussion below.)
- The Bear River Apartments, built in 1990, provides 24 family units for very low- and low-income tenants. A realty company manages these privately owned apartments.
- The Sunset Valley Duplexes were acquired by Mercy Housing in 1993, and rehabilitated over the next three years. This duplex development provides 88 affordable family units. A part time community and resident initiatives coordinator works at Sunset Valley. The coordinator works one-to-one with residents in providing support and referrals to social services, as well as on a community and property level to organize community programs. In addition, a Head Start child care center is included in the development.

⁹ Households that earn at the lower end of an eligible income category could pay more than 30 percent of income for rent in subsidized projects. The affordable rents presented earlier in the housing element are based on the highest income for each affordability group. So, a lower-income rent for a household of four is calculated on the highest eligible income, which in this case is \$39,300. However, a household of four earning \$30,000 would also be classified as low-income and could be expected to pay up to \$983 for monthly rent. In contrast, 30 percent of income for rent for this same household earning \$30,000 translates into a rent of \$750 per month.

TABLE 29
SUBSIDIZED RENTAL AND OWNERSHIP UNITS, CITY OF WHEATLAND

Project Name	Address	Number of Units/ Site Size	Funding Sources	Target Group	Rents	Year Built	Waiting List
Rental Housing							
Bear River Apartments	115 Hooper Street	24 units (6 one-bdrm, 14 two-bdrm & 4 three-bdrm) on 1.86 acres; 12.9 du/ac	USDA 515 loan, Tax Credits, Rental Assist.	Very low- and low-income families (one-bdrm units can be for seniors). Very low-income households have priority	30% of income	1990	8 households
Donner Trail Apartments	431 North C. Street	44 units (six two-bdrm & 38 one-bdrm) on 5.4 acres; 8.1 du/ac	USDA 515 loan	Very low- and low-income seniors or disabled	30% of Income	1980	20 households
Sunset Valley Duplexes	512 Spruce Avenue, (Manager's Office)	88 units (14-one-bdrm, 29 two-bdrm, 43 three-bdrm, 1 four-bdrm & 1 five-bdrm)	State CHRP & Tax Credits	Very low- and low-income families	Tax credit rents, @ 40%, 50% and 60% AMI	Built in 1962. Rehabilitated bet. 1993-96	87 households
For-Sale Housing							
Forest Glen	Various addresses on Lofton Road, Keyser Drive, and Redwood Avenue	20 self-help homes (three-, four-, and five-bdrm units)	USDA 502	Very low- and low-income. Initial sales price approximately \$135,000.	n/a	1997	n/a

Source: Vernazza Wolfe Associates, Inc.

5. Funding Programs

There are several local, State, and federal funding programs that can be used to assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. In most cases other entities, including for-profit and non-profit developers, apply for funds or other program benefits. For example, developers apply directly to USDA for Section 515 loans or to HUD for Section 202 and Section 811 loans or to the California Tax Credit Allocation Committee (TCAC) for low-income tax credits.

The City can help sponsor grant and loan applications, provide matching funds, or furnish land at below-market cost. City financial support of private sector applications for funding to outside agencies is very important. Local funding is important for leverage. City support of private sector applications enhances the competitive advantage of each application for funds. Since the City does not currently have the resources to support private sector applications, it should consider the establishment of a housing impact mitigation fee to be imposed on new developments. These fees can then be used to support affordable housing initiatives.

CDBG and HOME grants are the primary sources of housing funds currently available to Wheatland on a competitive basis. Additional funding sources used by local developers include the following:

- Low Income Housing Tax Credits (LIHTC) were used by Mercy Housing to acquire and rehabilitate Wheatland Meadows, now called Sunset Valley.
- RD 502 loans (available to very low- and low-income households to buy, build or repair a home) were used in Mercy Housing's 20-unit Self-Help Project (Forest Glen).
- RD Section 515 loans (available for construction or substantial rehabilitation of rental and cooperative housing for very low- and low-income families, elderly, or disabled persons) were used to construct Bear River Apartments.

6. Preserving At-Risk Units

As discussed above, there are three assisted rental housing developments located in Wheatland. Table 30 below provides information on the earliest termination of affordability restrictions. The only at-risk project had been Donner Trail. Donner Trail's owner initiated a prepayment process with USDA Rural Development (RD) in June 2000, in order to convert the project to market rate housing. RD determined that subsidized rental housing for seniors was still needed in Wheatland, so the agency offered incentive financing to avert prepayment. Incentive financing entails the issuance of an equity loan secured by the project and re-amortization of the existing project loan. The equity loan advances additional funds to the owner. Re-amortization of the existing loan lowers the monthly debt service providing more affordable rents. In return for this incentive financing, the owner agrees to another 20 years of restricted use. In addition, RD will continue to subsidize rents for tenants, so that tenants pay only 30 percent of their income for rent. The RD

subsidy pays the difference between the project's "basic" rents and 30 percent of tenants' incomes.¹⁰

Incentive financing includes an "interest credit" whereby the owner only pays one percent for debt service. "Interest credit" is a monthly credit for the difference between the project's note rate of interest and one percent.

In summary, under incentive financing, the owner receives the following advantages:

- A cash loan to the owner repaid by the rental project.
- Rental assistance to tenants. This assistance bridges the gap between 30 percent of income and basic rents.

Once the incentive financing was agreed to, Donner Trail was placed on a waiting list for limited funding allocations for this purpose from the Section 515 program. Funding was finally provided in 2003, but due to elapsed time, the owner wanted a reappraisal to evaluate any possible increase in equity. The reappraisal was completed as of early 2004, and now Donner Trail has been approved for incentive funding.

If these units had converted to market rate, a recent "as is" appraisal, based on conventional market rate rents, placed a value of \$2.2 million for the Donner Trail Apartments. Thus, \$2.2 million is a good estimate of acquisition costs. Based on information provided by Mercy Housing, replacement costs of these 44 units are estimated at \$5.5 million.

HCD maintains a list of Qualified Entities who are interested in purchasing government-subsidized multifamily housing projects. The current list of Qualified Entities, HPD 00-01 (Adobe PDF), is periodically updated. It is available on HCD's website at: <http://www.hcd.ca.gov/hpd/hrc/tech/presrv/>

According to the list, there are two qualified entities in Yuba County: Christian Church Homes of Northern California, Inc. and Rural California Housing Corp. (now Mercy Housing).

¹⁰ Basic rents are defined by the necessary cash flow required to provide return to the owner and cover debt service on the new loan. So, basic rents can vary from project to project.

TABLE 30
ASSISTED RENTAL PROJECTS AND EXPIRATION DATES,
CITY OF WHEATLAND

Project Name	Number of Units	Funding Sources	Expiration
Bear River Apartments	24	USDA 515 loan, Tax Credits, Rental Assist.	The USDA financing expires by 2010, but tax credits continue until 2040. Tax Credit rents would be higher than Section 515 rents. Whether the owner will increase rents to tax credit levels in 2010 will depend on the contract that is offered at that time by USDA. Even if rents are increased to tax credit levels, they will still be affordable.
Donner Trail Apartments	44	USDA 515 loan	Affordability restrictions have been extended until 2020.
Sunset Valley Duplexes	88	State CHRP & Tax Credits	Tax Credit project. Affordability covenants until 2039.
Source: Vernazza Wolfe Associates, Inc.			

C. Energy Conservation Opportunities

State Housing Element Law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing because the more money spent on energy, the less available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy. In addition, energy price increases since 2001 combined with rolling electricity blackouts have led to a renewed interest in energy conservation.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 1998 (effective date of July 1, 1999). Local governments through the building permit process enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building permit application is made. As of now, Wheatland does not have any additional energy conservation programs in place.

SECTION III: POTENTIAL HOUSING CONSTRAINTS

A. Potential Governmental Constraints

There are a number of local regulatory requirements and incentives that affect the production of housing in Wheatland, including parking requirements, residential densities, heights and setbacks, standards for second units, and other standards. This section defines these standards and assesses whether any serves as a constraint to affordable housing development.

Lack of City staff is an additional constraint that is not strictly a result of regulations, ordinances or practices. This problem was cited in the prior housing element and continues to be a problem. As with most small cities, Wheatland has a small staff and limited resources and cannot provide the same services that larger cities can provide. Wheatland depends on consultants to perform activities that are normally staff responsibilities, such as building inspection and planning.

1. Land Use Controls

The City's General Plan Land Use Element and Zoning Ordinance provide the framework within which development may take place. There are four residential land use designations in the Land Use Element:

- Suburban: 0.5 to 3.0 dwelling units per acre (compatible with RE-1, RE-½, and R-1 zones)
- Low Density: 2.0 to 5.0 dwelling units per acre (compatible with R-1 zone)
- Medium Density: 5.0 to 10.0 dwelling units per acre (compatible with R-2 zone)
- High Density: 9.0 to 18.0 dwelling units per acre (compatible with R-3 zone)

Table 31 below shows the four major residential zones in the City of Wheatland's Zoning Ordinance. The table shows the permitted and conditional residential uses, and intensity of use from the Zoning Ordinance.

TABLE 31
RESIDENTIAL ZONES IN THE WHEATLAND ZONING ORDINANCE

Land Use Designation		Primary Residential Uses (1)	Conditional Residential Uses (1)	Intensity of Use
Residential Estates	RE-1, RE-½	Single family dwellings	Group care, retarded (2)	The minimum lot size for RE-1 is one acre and for RE-½, the minimum lot size is 20,000 SF. Only one unit can be built on a lot.
Single-Family Residential	R-1	Single family dwellings	Group care, retarded (2)	The minimum lot size is 6,000 SF or 7,000 SF for a corner lot. Only one unit can be built on a lot.
Two-Family Residential	R-2	Single family dwellings; two-family dwellings; rooming and boarding of not more than two persons not employed on the premises	Rest homes, hospital and hospital offices; rooming and boarding of three or more persons; sheltered care facilities (3)	Minimum parcel size is 6,000 SF or 7,000 SF for a corner lot. 4,000 SF minimum per dwelling unit.
Multifamily Residential-Limited	R-3	All principal permitted uses in the R-2 zone. In addition, multifamily dwellings, triplexes, fourplexes, group dwellings, and multiple numbers of individual or combined dwelling units on a single parcel are permitted subject to density restrictions.	Hotels, motels, roominghouses and boardinghouses (4); mobile home parks; rest homes, hospital and hospital offices; sheltered care facilities (3)	Minimum parcel size is 6,000 SF. Maximum density of 18 du per net acre.
Planned Development Combining District	PD	All uses permitted in any residential district.	Not specified.	Not specified.

Source: Wheatland Zoning Ordinance.

Notes:

(1) Residential uses only; see Zoning Ordinance for full list of permitted uses.

(2) From the “Definitions” chapter (18.06) of the Wheatland Zoning Ordinance: “Retarded group care” means any home, state authorized, certified or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children on a twenty-four-hour basis. Such homes are considered a residential use. Such homes are conditionally permitted uses in all residential zones, including, but not limited to, residential zones for single-family and estate dwellings, per Section 5116 or (*sic*) the Welfare and Institutions Code.

Based on the definition above though, these facilities would be conditional uses in all residential zones in Wheatland. However, note that Section 5116 (“Zoning Preemption”) of the Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states “Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling.” Based on this zoning preemption, such facilities are a permitted use in all residential zones.

(3) From the “Definitions” chapter (18.06) of the Wheatland Zoning Ordinance: “Sheltered care home” means a facility other than a hospital or nursing home for two or more unrelated persons who are not acutely ill, which renders personal care and assistance with meals, dressing, medications prescribed by a physician or surgeon licensed in California, and other personal assistance of a similar type and includes homes for the aged and infirm who do not need skilled nursing care.

(4) From the “Definitions” chapter (18.06) of the Wheatland Zoning Ordinance: “Boardinghouse” means a dwelling in which there is no more than one dwelling unit and more than two but not exceeding five rooming units or guest rooms. Meals may or may not be provided to the occupants thereof. A boardinghouse shall not include homes for persons not members of the family requiring professional or semiprofessional; care by reason of physical or mental infirmity or disease or by reason of age.

Table 32 below lists the allowable residential uses for the RE-1/RE-½, R-1, R-2, and R-3 zones as well as the non-residential zones that permit housing in Wheatland. In the table, “CUP” means a Conditional Use Permit is required. All conditional uses require site plan review as delineated in Chapter 18.67 of the Zoning Ordinance (“Architectural Review”).

As shown in the table, single family housing in the R-1, R-2 and R-3 zones, and multifamily housing in the R-3 zone does not require design review (Architectural Review) unless there is an overlay zoning.

Chapter 18.67 of the Zoning Ordinance outlines the application requirements for Architectural Review, including site plan, building elevations as well as “Principals of Compliance” (Section 18.67.040) that list items such as: identification of ingress, egress, internal traffic circulation, off-street parking and pedestrian ways; landscaping; preservation of existing trees; building diversity such as design, size, and massing; exterior buildings should be compatible with the neighborhood and should reinforce or improve the visual character of the environment surrounding the proposed building; building color should be subdued; architectural consistency between all elevations of the building including a consistent use of colors, materials and details; the range of acceptable building materials is quite broad since Wheatland favors the use of natural appearing materials such as wood, brick, stone or stucco treated with subdued colors; appurtenant facilities and energy conservation.

The processing of an Architectural Review application is outlined in the Wheatland Administrative Procedures Manual dated June 1993. The City policy is full cost recovery for processing applications therefore the financial amount for an Architectural Review application is difficult to estimate because of unknown location, size, issues and applicant’s submittal of materials. The City has not processed a Architectural Review application of an R-3 project in the last 6 years.

In conclusion, since the primary residential uses are allowed by right in the residential zones, the design review process is not applicable and therefore does not significantly impact housing availability and affordability.

TABLE 32
ALLOWABLE RESIDENTIAL USES
WHEATLAND RE, RE-½, R-1, R-2, R-3, C-1, C-2, AND C-3 ZONES

	Zone						
	RE/ RE-½	R-1	R-2	R-3	C-1 (1)	C-2 (1)	C-3 (1)
Single family dwellings	Yes	Yes	Yes	Yes	CUP	CUP	CUP
Duplex or zero lot line single family dwelling (half-plex)	No	No	Yes	Yes	CUP	CUP	CUP
Multifamily dwellings, triplexes, fourplexes	No	No	No	Yes	CUP	CUP	CUP
Group care, retarded (2)	Yes	Yes	Yes	Yes	No	No	No
Rooming and boarding of not more than two persons not employed on the premises	No	No	Yes	Yes	No	No	No
Rooming and boarding of three or more persons	No	No	CUP	CUP	No	No	No
Hotels, motels, roominghouses and boardinghouses	No	No	No	CUP	No	No	No
Sheltered care facilities	No	No	CUP	CUP	No	No	No
Rest homes, hospital and hospital offices	No	No	CUP	CUP	No	No	No
Mobile home parks	No	No	No	CUP	No	CUP	No
Recreational vehicle parks	No	No	No	No	No	No	CUP
Source: Wheatland Zoning Ordinance							
Notes: CUP = conditional use permit; Yes = permitted use (by right). All conditional uses require site plan review as delineated in Chapter 18.67 of the Zoning Ordinance ("Architectural Review"). This design review requires approval from the Planning Commission. The design review procedure is described in Section 18.67.030. Review criteria are described in Section 18.67.040 and include such themes as compatibility, traffic and circulation, landscaping, building diversity, visual character, architectural consistency, building materials, and energy conservation.							
(1) The Zoning Ordinance states that "residential uses with the density and setback requirements of the R-3 zone" are allowed as a conditional use. We are interpreting the intent of the zoning ordinance narrowly to mean that single family, duplex, and multifamily uses are allowed by CUP as long as density and setback requirements of the R-3 zone are met; and that group homes are not be allowed in the commercial zones.							

2. Growth Controls/Growth Management

Wheatland does not have a growth management plan or growth controls.

3. Site Development Standards

Table 33 below lists the minimum lot size and setbacks for the RE, R-1, R-2, and R-3 zones. The lowest density in the RE zone is one unit per acre, while the highest density in the R-3 district is up to 18 units per acre.

TABLE 33
SITE DEVELOPMENT STANDARDS
CITY OF WHEATLAND RE, RE-½, R-1, R-2, AND R-3, ZONES

	RE	RE-½	R-1	R-2	R-3
Parcel size (sq. ft.)	43,560 SF	20,000 SF	6,000 SF	6,000 SF	6,000 SF
Corner lot	n/a	n/a	7,000 SF	7,000 SF	not specified
Building site area per unit	same	same	same	3,000 SF	2,000 SF
Minimum Depth	140 feet	120 feet	60 feet	90 feet	90 feet
Minimum Width	150 feet	130 feet	60 feet	60 feet	60 feet
Maximum Ground Coverage	n/a	n/a	40%	45%	60%
Setbacks					
Minimum Front	40 feet	30 feet	20 feet	20 feet	20 feet
Minimum Side	20 feet	15 feet	5 feet	5 feet	5 feet
Minimum Rear	40 feet	30 feet	15 feet	15 feet	10 feet
Height Limits	30 feet	30 feet	30 feet	35 feet	40 feet

Source: Wheatland Zoning Ordinance and Ordinance 378 amending the Zoning Code Lot Standards for the R-1 Zone.

4. Building Codes and Enforcement

Through building codes and other land use requirements, local government influences the style, quality, size, and costs of residential development. Wheatland must, by state law, adopt and implement the requirements of various uniform construction codes, as amended by the state. Wheatland has adopted the 1997 Uniform Building Code (UBC) and 1998 California Building Code. No local amendments to these codes have been adopted.

Building and zoning code enforcement is initiated on a complaint basis and from informal observation by City officials. The city manager/ building official conducts code enforcement activities.

5. Processing and Permit Procedures

Developers must negotiate several steps to secure all necessary approvals to build housing on a given parcel of land. From the standpoint of the City, this process is necessary to ensure that new development adequately complies with local regulations that are meant to ensure the health, safety, and welfare of the entire community. From the developer's standpoint, this process can complicate and lengthen the development process, increasing the difficulty and cost to develop new housing. The City's contract planning director manages the review and approval process.

The following is a summary of Wheatland's processing and permit procedures. Wheatland has ten steps to process planning entitlements ranging from annexation to rezoning to lot split to design review:

- Step 1: Call the City's Planning or Engineering staff regarding development concepts to determine feasibility and/or major issues. This provides a quick and inexpensive method for the applicant to determine the "go" or "no go" to the next step. Time: usually one week. Application package is provided to the prospective applicant.
- Step 2: Submit a "pre-application package" to initiate formal City review regarding the proposed project. Time: usually 30 days.

- Step 3: Pre-application meeting (optional) where City staff provides the applicant formal feedback regarding issues. Meetings with staff members, including city consultants, can be held individually or as a group.
- Step 4: Formal application submittal that starts the City's review process. Application submitted at City Hall along with required fees and deposit.
- Step 5: Application is reviewed by City staff for completeness. Application routed to the Planning Director. Planning Director or City Engineer reviews application materials for completeness. City advises applicant about completeness of materials. If application is found to be incomplete, the 30-day review period re-starts upon submittal of additional materials. Completed application distributed to other City staff members for review and comment.
- Step 6: Environmental determination. Based on materials submitted with the application, the Planning Director will determine whether the application is exempt from CEQA requirements, or if not categorically exempt, whether a negative declaration can be recommended or an environmental impact report (EIR) must be prepared.
- Step 7: Planning Director prepares notice of public hearing, if required. Notice includes publishing in local newspaper, posting, and mailing notices to all surrounding property owners.
- Step 8: Planning Director prepares a staff report. Where action is recommended, the Planning Director or City Attorney will prepare a draft resolution prior to the meeting. Materials are provided to the applicant, included in the meeting agenda packet and made publicly available at City Hall.
- Step 9: Planning Commission public hearing (Commission provides recommendation to City Council for annexations, general plan amendments, rezonings, and tentative maps, but has final authority on use permits, variances, and design review; all actions of the Planning Commission may be appealed to the City Council).
- Step 10: City Council Public hearing (if necessary). After the hearing, the actions of the Planning Commission and City Council will generally be by resolution. Adopted resolution is sent to the applicant, pertinent staff, the County Clerk, and interested parties. Where a zone change has been approved for a parcel of ten acres or larger in size, the staff report and resolution, including findings and conditions, is inserted into meeting minutes.

Table 34 below shows information on typical processing times for a various steps required for conditional use permits, subdivisions (tentative maps and parcel maps), variances, lot line adjustments, general plan and zoning ordinance amendments, and architectural (design) review.

TABLE 34
SCHEDULE OF APPLICATION PROCESSING TIMES, CITY OF WHEATLAND

Residential Approvals	Maximum Processing Time (Days)
Routing of Applications	2
Notification of Completeness of Application	30
Application Review Period, Once Complete	30
Environmental Review	
Negative Declaration	21
Negative Declaration Submitted to State Clearinghouse	30
Staff Report Provided to Applicant Prior to Planning Commission/City Council Meeting	3
Tentative Maps	
Planning Commission Reports Sent to City Council	5
Placed on City Council Agenda	30
Notification of Action (no appeal)	10
Appeals	
General Appeals	10
General Plan Amendment	5
Administrative Actions	10
Environmental Documentation	Varies from 180 to 365
Source: City of Wheatland, Administrative Procedures Manual	

No specific subdivision approval process is described in the Administrative Procedures Manual at this time. Wheatland has not processed a residential subdivision since 1991 and has no records available to determine the average processing time frames for these.

In summary, Wheatland's processing and permit procedures are reasonable and comparable to those in other California communities. The permit process only increases in complexity and duration when the circumstances of individual projects warrant extra consideration on the part of local staff and officials. This is especially true of the environmental review component of the process, yet Wheatland has little flexibility to change this, since CEQA specifies procedures that local jurisdictions must observe in reviewing the impacts of development projects.

6. Development Fees and Exactions

The most recent resolution establishing fees was adopted in 1990. The resolution adopted the following fees:

- Environmental Fees
 - Filing for determination of initial environmental assessment: \$250 (initial fee covers first four hours of staff time only; any additional time that is required will be based on hourly rates.)
 - Cost of preparing an EIR, if found to be required: no exact amount specified.
- Subdivisions
 - Tentative map filing: \$360 plus \$4 per lot.
 - Final map checking: \$360 plus \$5 per lot.
- Parcel Splits (Minor Land Division)
 - Filing tentative map: \$360.
 - Check final map: \$360.

- Check Improvement Plans: 1.5% of estimated cost of construction.
- Inspect Construction Improvements
 - Four percent of first \$50,000 estimated cost of construction.
 - Three percent of estimated cost of construction between \$50,000 and \$100,000.
 - Two percent of all costs over \$100,000.
- Design Review Processing: 0.25% of estimated costs of construction, provided that such design review costs are not applied to single family dwelling construction.
- Zone Change Application: \$180.
- Variance: \$120.
- Use Permit: \$180.
- Lot Line Adjustment: \$120.
- City Council Appeal: \$50.
- Special Meeting of Planning Commission or City Council: \$150.
- General Plan Amendment: \$300 for initial application (all preparation costs are to be borne by applicant.)
- Encroachment Permit: \$120.

All fees listed above are base fees. The total fee is the actual administrative cost to the City. The City Council annually establishes an hourly rate of cost for City staff.

7. On/Off-Site Improvement Requirements

Previous subsections in this Housing Element discussed the extension of infrastructure, such as roads, sewers, water and drainage to accommodate new development. Since Wheatland lacks financial resources with which to help developers provide infrastructure to new developments, it is the developers' responsibility to connect to and augment existing systems.

Potentially problematic infrastructure areas were discussed in Section II.A.3 and include the need for a new wastewater treatment plant and drainage to accommodate expanded residential development. Other on-site improvements, such as curbs, gutters, and sidewalks, reflect typical urban standards and are not particularly onerous for new development. These regulations are less stringent than many communities across California, and as such do not represent an undue constraint on the development of affordable housing.

The City's site improvement standards were adopted as the "Public Works Construction Standards" in 1992. This document discusses design criteria for the following topic areas: general, streets, underground, water system, sanitary sewer, and storm drains.

The following is a summary of Wheatland's improvement standards as found in the "Public Works Construction Standards" document and other sources:

Parking

The off-street parking requirement is listed in Section 18.63.040 of the Zoning Ordinance (top of page 81). Multiple-family dwellings are required least two parking space per unit (need not be enclosed), with a minimum size of nine feet wide and twenty feet long.

Streets

The current street standards are located on pages 5-6 of the Wheatland General Plan Transportation and Circulation Element (dated August 1986). The City's standards for Arterial Residential streets are: right-of-way - 74 feet; minimum width back to back curbs - 66 feet; and a 3-foot utility easement on the lot line on each side of the street right-of-way. The City's standard for Collector streets are: minimum right-of-way - 60 feet; and minimum width back to back curbs - 46 feet. The City's standard for Local streets are: minimum right-of-way - 52 feet; and minimum width back to back curb - 38 feet.

Other

Other site improvements for residential construction include the following items (source: Chapter 17.05 of the Zoning Ordinance, entitled "Tentative Map Application Materials"):

- Identification of existing trees (note the Zoning Ordinance makes reference to a Tree Preservation Ordinance but the City Clerk had not been able to find the Tree Preservation Ordinance);
- Identification of easements and existing utilities;
- Preparation of drainage study to ensure that the site is not within the 100 year floodplain,;
- Preparation of soils report, grading and drainage plan to ensure that the development of the site allows runoff to designed direction(s);
- Elevation of existing sewer lines at points of proposed connections;
- Identification of the source of water supply;
- Identification of the location of existing and proposed fire hydrants;
- Proposed phasing of the development.

Summary

These regulations are, if anything, less stringent than many communities across California, and as such do not represent an undue constraint on the development of affordable housing.

8. Open Space and Park Requirements

Wheatland does not place park and recreation requirements or fees on new development.

9. Parking Standards

Since the need for more required parking spaces directly affects land utilization, parking requirements are one of the development standards that impact the cost of new housing. Wheatland's parking standards are as follows:

- Single family homes require two garage spaces.
- For multifamily units, two covered parking spaces are required. Carports are acceptable.
- For mobile homes, two spaces are required as well as one space for every five mobile homes to accommodate visitors.

There are some elements of the parking standards for multifamily housing that increase the cost of housing development. For example, in reviewing existing parking requirements, the City may wish to give consideration to reducing the requirement for studio units. In addition, the City may wish to consider creating a reduced standard for affordable housing, since such units generally have a lower parking demand than market-rate units. In addition, consideration should be given to reducing or eliminating the covered parking requirement for affordable units.

10. Secondary Dwelling Unit Policies

Requirements for secondary units are not included in the Zoning Ordinance. This has not been a constraint in the development of affordable housing thus far. However, since second units cannot be required to go through the conditional use process under State of California law, modifying Wheatland's Zoning Ordinance to include secondary unit regulations is included as one of the Housing Element's implementation programs.

11. Inclusionary Requirements

There are no inclusionary housing requirements at present.

12. Density Bonus

Requirements for density bonuses are not included in the Zoning Ordinance. This has not been a constraint in the development of affordable housing thus far. However, since density bonuses are permitted under State of California law, modifying Wheatland's Zoning Ordinance to include density bonus regulations is included as one of the Housing Element's implementation programs.

13. State of California, Article 34

Article 34 of the State Constitution requires voter approval for specified "low rent" housing projects that involve certain types of public agency participation. Generally, a project is subject to Article 34 if more than 49 percent of its units will be rented to low-income persons. If a project is subject to Article 34, it will require an approval from the local electorate. This can constrain the production of affordable housing, since the process to seek ballot approval for affordable housing projects can be costly and time consuming, with no guarantee of success.

The provisions of Article 34 allow local jurisdictions to seek voter approval for "general authority" to develop low-income housing without identifying specific projects or sites. If the electorate approves general parameters for certain types of affordable housing development, the local jurisdiction will be able to move more quickly in response to housing opportunities that fall within those parameters.

Thus far, Wheatland has not built housing itself. Thus, it has not needed Article 34 authorization. The lack of Article 34 authorization has not served as a constraint to the development of affordable housing.

14. Development, Maintenance, and Improvement of Housing for Persons with Disabilities

The following text describes Wheatland's current (2004) regulations and practices for accommodating persons with disabilities. Wheatland has reviewed its zoning laws, policies and practices for compliance with fair housing laws.

Wheatland does not have a formal process for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws.

Wheatland has made efforts to remove constraints on housing for persons with disabilities as follows. Both single family and multifamily housing in Wheatland may accommodate persons with disabilities. State laws and building codes mandate accessibility provisions for certain types and sizes of housing developments.

On a local level, the city's Zoning Ordinance allows, as a conditional use, "group care, retarded" (this outdated description refers to the same type of housing as described in Section 5116 of the California Welfare and Institutions Code: a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children that provides care on a 24-hour-a-day basis. However, this is restriction superceded by Section 5116, which states that all such facilities are permitted in all residential zones (see discussion in the notes to Table 28 of this document). Sheltered care facilities and rest homes for more than six residents are conditional uses in the R-2 and R-3 zones.

Wheatland does not restrict the siting of group homes and does not have occupancy standards in its Zoning Ordinance that apply specifically to unrelated adults and not to families. The community input process for the approval of group homes does not differ from that of other types of approvals under the conditional use process. Wheatland does not have specific requirements for group homes that provide services on-site. The Land Use Element does not regulate the siting of special needs housing in relationship to one another.

Wheatland has adopted the California Building Code, including Title 24 regulations of the code dealing with accessibility for disabled persons. The City has not adopted any additional universal design elements in its building code beyond Title 24 requirements.

Finally, one potential constraint to addressing access for persons with disabilities could be setback and other physical standards specified by the Zoning Ordinance. Front or side yard setback standards for example, could potentially conflict with retrofitting a building with a wheelchair ramp. These setbacks are generally established to ensure that visibility is maintained for vehicles on city roads and driveways. The city will consider establishing variance procedures to permit development within the setback when it can be determined that such variance will not be detrimental to the public welfare, injurious to other property, and that special circumstances exist that would deprive the property owner of privileges enjoyed by other properties in the vicinity.

15. Other Standards

At this time, no other standards have been identified that serve as constraints to affordable housing development.

16. Local Efforts to Remove Barriers

Based on the foregoing discussion of governmental constraints, four potential constraints to the construction of affordable housing have been identified. These include:

- Multifamily housing parking requirements;
- Lack of secondary unit and density bonus regulations;
- Parking and setback requirements that can make housing for the disabled more expensive and less accessible; and
- Infrastructure inadequacies.

The Policy Document of the Housing Element will address the first three of these constraints as follows:

- The City will evaluate parking requirements for affordable multifamily and single family housing to see whether a reduction in the number of spaces for multifamily housing and/or requirement for covered parking in single family housing can be waived.
- The City will include regulations for secondary units in its Zoning Ordinance that conform to State law.
- The City will include density bonus regulations for affordable housing in its Zoning Ordinance that conform to State law.
- The City will examine its setback requirements to assess whether they make housing less accessible for the disabled population.

Since the City lacks funds to address infrastructure inadequacies, it will rely on private development to expand wastewater treatment facilities and provide drainage for future residential developments.

B. Potential Non-Governmental Constraints

Cost factors, such as financing, land, and construction costs are the principal non-governmental constraints to the development of affordable housing. Since the last Housing Element, the costs of new development have doubled in Wheatland. All cost factors have increased, with the exception of mortgage interest rates, which have declined. Although interest rates are relatively low, the financing cost component increased as well, since costlier new housing construction requires additional financing.

The typical new subdivision house built today in Wheatland is about 2,200 square feet, has three-bedrooms, two bathrooms, and a three-car garage, and is built on a 6,000 sq. ft. lot. According to the 1992 Housing Element, new homes constructed in the early 1990's were smaller at 1,200 sq. ft.

In the past, lots in Wheatland may have been larger, but now land prices are going up. One builder stated that the cost of land has doubled or tripled in the last few years in Wheatland. Since the housing market in Wheatland is price sensitive, as land costs are increasing, it is likely that land will be used more intensively. For example, Wheatland builders are building between 5.5 to 6 units to the acre. If Wheatland's land prices continue to increase, similar to the Sacramento market, future projects could be duplexes, townhouses, or single family detached units on lots at about 3,500 sq. ft. /unit.

1. Land Costs

Land costs are a major factor in the cost to build housing in Wheatland. According to local builders, typical land costs for residential lots approximately 6,000 square feet in size are estimated at approximately \$67,000 per lot. For this price, a developer would obtain unimproved residential land with full entitlements.

The main way that a jurisdiction can decrease the land cost component is by increasing the number of units that can be built on a given piece of land.

2. Availability of Financing

For credit-worthy projects, residential construction loan rates are relatively low. However, since interest rates reflect deliberate monetary policy selected by the Federal Reserve Board, it is not possible to forecast what will happen to interest rates during the upcoming Housing Element planning period. Rates have risen slightly during 2004, and it is possible that future interest rate increases will occur. If interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate than amortized mortgages), but it will also lower the sales price that buyers who can afford to pay. In the affordability examples presented earlier in the Housing Element, a seven percent interest rate was used to accommodate the potential increase in interest rates in the next five years.

3. Development Costs

Required Site Improvement Costs

Upon securing the raw land, a residential developer would have to make certain site improvements to "finish" the lot before a home could actually be built on the property. Such improvements would include connections to existing utility systems, rough grading, construction of streets, installation of water, and sewer lines, and construction of curbs, gutters, and sidewalks. According to a local developer, typical site improvement costs for single-family lots are estimated at \$15,000. This does not include cost for utilities not maintained by the City such as PG&E, telephone, and CATV.

Construction Costs

Many factors can affect the cost to build a house, including type of construction, materials, site conditions, finishing details, amenities, and structure configuration. Construction costs presented below here are based on one local developer's residential prototype for Wheatland. These costs assume the following: a 2,192 square foot (living area) detached, single-family home that is average quality wood frame construction with an attached three-car garage (638 square feet). Construction costs are estimated at \$52.00 per square foot averaged over the main dwelling and garage. These costs include the following expenses: structural, electrical, plumbing, mechanical, interior finish, normal site preparation (excavation and backfill for building – not curbs, gutters, sewers, etc.), architectural and design fees, overhead and profit. Total construction costs are estimated at \$147,160 for the housing unit and garage.

4. Total Housing Development Costs

As shown in Table 35, the total of all housing development costs discussed above for a typical single-family home is \$254,160, including land, site improvements, construction costs, profit, fees and permits. According to the figures shown in Table 11, none of Wheatland's very low-, low- or moderate-income households could afford to purchase a new home of this size and quality.

Costs estimates have not been made for the construction of multifamily housing since there have been no recent multifamily developments in Wheatland on which to base an estimate.

TABLE 35
CITY OF WHEATLAND
ESTIMATED SINGLE FAMILY HOUSING DEVELOPMENT COSTS,
2004

Cost Component	Amount
Land Price	\$67,000
Site Improvement Costs	\$15,000
Total Permits/Fees (includes school fees)	\$25,000
Total Construction Cost	\$147,160
Total Housing Development Cost	\$254,160
Source: Vernazza Wolfe Associates, Inc., Mintier & Associates	
Notes: Costs assume a 2,192 sq. ft. home with a 638sq. ft. garage. Assumed profit margin is built in.	

SECTION IV: EVALUATION

A. Review of Existing Housing Element

The following section reviews and evaluates Wheatland's progress in implementing the previous Housing Element. It reviews the results and effectiveness of programs for the previous Housing Element planning period. It also analyzes the difference between projected housing need and actual housing production.

The 1992 Housing Element was intended to serve a planning period from 1989 to 1996. However, HCD subsequently extended the planning period through 1999.

Table 36 below shows the number of net new housing units in Wheatland from 1990 to 2000. These are the number of net new units and take into account demolitions and annexations; the City does not have yearly building permit data available for this time period. Wheatland had a net increase of 136 units from 1990 to 2000. As shown in Table 1 above, Wheatland's population grew by 644 from 1990 to 2000. The low rate of housing growth compared to population growth is related to an increased household size of 2.7 in 1990 to 2.9 in 2000.

TABLE 36
HOUSING UNITS BY TYPE,
CITY OF WHEATLAND, 1990 & 2000

	1990	2000	Net Change: 1990-2000
Single	505	566	61
Detached	431	531	100
Attached	74	35	-39
Multiple	174	249	75
2 to 4	98	155	57
5+	42	55	13
Mobile Homes	34	39	5
TOTAL	679	815	136

Source: DOF

Table 37 below shows a comparison of the SACOG-assigned regional fair share allocation of housing units for the January 1, 1989 to December 31, 1999 period for Wheatland to the housing produced between April 1990 and April 2000, by income group. This is the closest comparison that can be provided, given the lack of building permit date for this time period.

There were two affordable housing projects built in Wheatland during the last housing element period: Forest Glen (self-help ownership development) and Sunset Valley (acquisition/rehabilitation project of a previously market rate development).

By the end of 1999, Wheatland had met 200 percent of its total housing production goals for the previous housing element planning period. The acquisition and substantial rehabilitation of the Sunset Valley duplexes in the early 1990s represents the only addition to the permanently affordable rental housing stock, and because of it, Wheatland as able to meet its very low-income

and low-income housing needs. The percentage of housing goals achieved varies by income group. For example, 329 percent of the very low-income housing goal was achieved, 213 percent of the low-income goal was reached, and none of the moderate-income housing goals were met.

TABLE 37
COMPARISON OF WHEATLAND'S HOUSING UNIT PRODUCTION WITH SACOG'S
PROJECTED HOUSING NEEDS (1991-2000)

Year	Very Low-Income	Low-Income-	Moderate-Income	Above Moderate-Income	Total
SACOG allocation (1989-1996; extended through 1989)	21	23	8	60	112
Net New Units: 1990-2000 (1)	10	10	0	116	136
Rehabilitated Units: 1990-2000 (2)	59	39	0	0	88
Housing Production: 1990-2000	69	49	0	116	224
Percent Goals Achieved	329%	213%	0%	193%	200%
Notes: (1) See Table 36. There were 136 net new units in Wheatland from 1990 to 2000. Forest Glen, a 20-unit, self-help project, was newly built in the 1990s and is affordable to very low- and low-income buyers. 10 units was allocated to each of these categories and 20 units were subtracted from the above moderate-income category. (2) Sunset Valley Duplexes (88 total units) was not a new construction project and the units existed prior to 1990. However, since they were market rate units in disrepair, and were acquired, substantially rehabilitated, and have affordability restrictions, they are included as additions to the affordable market in this table. Since these units rent to 40%, 50%, and 60% AMI groups, they were allocated 2/3 to the very low- and 1/3 to the low-income categories.					

Table 38 below provides an evaluation of existing City of Wheatland Housing Element (1992) goals and programs. Many of the 1992 Housing Element's goals are still applicable to Wheatland and will be retained in the 2004 Housing Element update. More changes are needed for implementation programs, and policies need to be defined (the existing element contains only goals and implementation programs). Some programs will be added, some will be made more specific, and a few will be deleted.

To some extent, Wheatland is limited in what it can accomplish through its housing strategy due to a lack of funds and staff. For example, Wheatland does not have a redevelopment project area and therefore does not have housing set-aside funds. The City does not have an inclusionary housing program, nor does it have a housing mitigation program. In the past, other organizations, such as Mercy Housing and the Yuba County Housing Authority, have provided housing assistance to residents in Wheatland. This situation is likely to change in Wheatland, since, according to SACOG's 2001 projections, the population is projected to grow by 5,762 residents by 2025 (3,178 estimated population as of Jan.1, 2004 (see Table 1) and 8,940 projected population in 2025 (see Table 5)). A larger Wheatland population and tax base should bring in more public revenues that could allow for more extensive affordable housing assistance.

TABLE 38
1992 CITY OF WHEATLAND HOUSING ELEMENT IMPLEMENTATION PROGRAMS

Goal/ Program	Implementation Programs	Actual Accomplishment	Explanation of Difference between Program and Accomplishment	Recommendation to Delete, Retain or Modify in 2004 Housing Element Update
Goal IV.A	New Construction			
1	Re-zone 10 acres of land for multifamily use – seven acres to R-3, and three acres to R-2.	Rezoning have occurred over time. At this time, it is not known how many acres have been rezoned in each of the land use categories.	-	Retain.
2	Allow density bonus according to state law.	Developers have not used density bonuses in Wheatland.	No zoning changes were made to facilitate bonus densities.	Recommend modifying the Zoning Ordinance to allow bonus densities that are consistent with State law.
3	Continue to allow child care facilities within the residential zones.	R-2 and R-3 allow as conditional use. No mention in R-1.	-	In addition to considering adding child care as a conditional use in R-1, the City will consider including an implementation program to work with the Yuba/Sutter Counties child care coordinator.
4	Revise zoning ordinance to permit second dwelling units with kitchen facilities, subject to a conditional use permit, within the residential zones.	Accessory buildings are allowed in R-1, R-2, and R-3. However, there is no mention of second units per se.	This has not been an issue in Wheatland.	Retain program and specify that the new second unit ordinance will be consistent with State law.
5	Approve submittal of a 1991 MCC application. Continue to cooperate with the Yuba County Housing Authority to apply for additional funding under this program.	According to the Housing Authority Director, there is no evidence that Wheatland worked directly with the Housing Authority.	Program is no longer issuing new MCCs.	Delete
6	Allow partial fee waivers to affordable housing developers on a case-by-case basis, to the extent that the partial fee waivers are not cost prohibitive to the city. Expedite (<i>fast track</i>) processing of affordable housing developers, to the extent that it does not incur higher costs.	This action was not undertaken.	-	Retain
7	The city shall modify/waive landscaped median dividers at subdivision entrances for affordable housing developers on a case-by-case basis.	At this time, it is not known whether any waivers or modifications to landscaping requirements were provided.	-	Since changing landscaping requirements is only one way to reduce housing costs, this program could be modified to include additional ways to reduce housing costs associated with development requirements.
8	Research inclusionary housing programs and recommend a policy.	No research was conducted.	Lack of staff.	Retain
9	Continue to allow planned unit developments in accordance with the established guidelines of the general plan and zoning ordinance.	This is city policy.	-	Delete, since this is not a program for the Housing Element.

Goal/ Program	Implementation Programs	Actual Accomplishment	Explanation of Difference between Program and Accomplishment	Recommendation to Delete, Retain or Modify in 2004 Housing Element Update
10	Prepare brochure of affordable housing development programs and funding sources.	There is no evidence this was done.	Non-profit developers already know the funding sources and development programs.	Delete or reword
11	Encourage the development of self-help housing within the city, thus creating affordable homeownership opportunities for low and very low income families	It is unknown whether applications were expedited in the one self-help project that was built.	-	Retain
12	The city council and planning commission will give priority in processing projects designed to serve low income and special needs groups, thereby reducing development time and costs by expediting processing	It is unknown whether applications were expedited in the affordable projects that were built.	-	Retain
Goal IV.B	Housing Rehabilitation/Energy Conservation			
13	Apply for a CDBG Planning and Technical Assistance Grant. If this application is funded, the city will then conduct a housing condition survey and prepare a CDBG application. If the planning grant is not funded, the City will apply again during a subsequent funding cycle or seek other sources of funding to apply for CDBG funds.	Rural Housing and Development Corporation (now Mercy Housing) submitted a successful CDBG application as a sub-recipient for Wheatland. Although the application was funded prior to 1999, the City decided to return the funds to the State, since it did not have the staff resources to help administer the grant program. A housing conditions survey was conducted as part of the 2004 Housing Element preparation.	Lack of City staff or citizen committee to provide oversight.	Retain
14	Apply for CHRP-O funding if funds become available and if CDBG funds are insufficient to meet the housing rehabilitation needs.	This action was not undertaken. The CHRP-O Program is no longer in operation.	In the future, CHRP-O funds cannot be used, since this program is no longer available from the state.	Although CHRP-O funds are not available, CDBG and HOME funds are available for rehabilitation.
15	Continue to provide assistance to experienced affordable housing developers in applying for funds for the Wheatland Meadows (if necessary) or other rental housing development within the city.	Mercy Housing acquired and rehabilitated Wheatland Meadows using CHRP-R funds and low-income tax credits. The project is now called Sunset Valley Duplexes.	In the future, CHRP-R funds cannot be used, since this program is no longer available from the state.	Although CHRP-R funds are not available, CDBG and HOME funds are available for rehabilitation.
16	Prepare a brochure of housing rehabilitation and conservation	This action was not undertaken.	There is no City staff to implement this	Retain

Goal/ Program	Implementation Programs	Actual Accomplishment	Explanation of Difference between Program and Accomplishment	Recommendation to Delete, Retain or Modify in 2004 Housing Element Update
	programs available for city residents.		program.	
Goal IV.C	Fair Housing Policy			
17	Display multi-lingual fair housing posters in prominent locations in city buildings and facilities.	This action was not undertaken.	There is no City staff to implement this program.	Retain
18	Compile and make available to the public information materials from the State Department of Fair Employment and Housing on compliance with fair housing laws and how to obtain assistance in filing fair housing complaints	This action was not undertaken.	There is no City staff to implement this program.	Since a referral to CRLA will provide this same information, this program can be deleted from the Housing Element.
19	Compile a list of local and state organizations that provide counseling, enforcement, information and/or other services related to compliance with fair housing laws.	This action was not undertaken.	There is no City staff to implement this program.	Since a referral to CRLA will provide this same information, this program can be deleted from the Housing Element.
20	Distribute to social service agencies within the city informational materials about fair housing laws.	This action was not undertaken.	There is no City staff to implement this program.	Retain
21	Develop working agreements with local fair housing organizations to expedite referrals to fair housing enforcement agencies, and ensure that complainants receive assistance in filing charges with enforcement agencies.	CRLA is the principal fair housing organization in Yuba County. CRLA notifies the City of the services they provide, and Wheatland residents attend tenant/landlord clinics conducted by CRLA.	There is no City staff to implement this program.	Retain
22	Distribute public service announcements regarding fair housing to local media. Include language on fair housing in all public notices regarding meetings for state and federal housing programs	This action was not undertaken.	There is no City staff to implement this program.	Since there is very limited local media, this program can be deleted from the Housing Element.
7	Meet annually with the building industry and provide industry representatives with information from the State Department of Fair Employment and Housing.	This action was not undertaken.	There is no City staff to implement this program.	Retain
8	Encourage local builders to include equal housing opportunity references in their advertising.	This action was not undertaken.	There is no City staff to implement this program.	Retain
Goal IV.D	Action Plan			
	During the six year planning period, the city of Wheatland will continue to monitor the progress or the programs outlined in this housing element. The city planning director will prepare and annual status report of the city's progress in meeting its housing element goals. City staff will present these reports at an annual public hearing held before city council and will also send a copy to the Department of Housing and Community Development.	This did not happen.	Lack of staff.	Retain
Source: Vernazza Wolfe Associates, Inc.				

B. What Was Learned from the Previous Housing Element

Based on the experience in implementing the previous housing element and on the analysis of City policies and regulations in this document, the following information and lessons will be taken into account in updating the Housing Element policies and implementation programs:

- There are some programs such as encouraging density bonuses and second units that require changes to the Zoning Ordinance. Program recommendations for the upcoming period will include modifying the Zoning Ordinance. As discussed previously in the Governmental Constraints Section, these will include:
 - The City will evaluate parking requirements for affordable multifamily and single family housing to see whether a reduction in the number of spaces for multifamily housing and/or requirement for covered parking in single family housing can be waived.
 - The City will include regulations for secondary units in its Zoning Ordinance that conform to State law.
 - The City will include density bonus regulations for affordable housing in its Zoning Ordinance that conform to State law.
 - The City will examine its setback requirements to assess whether they make housing less accessible for the disabled population.
- Group homes for six or fewer residents are currently permitted in all residential zones due to the zoning preemption of Section 5116 of the California Welfare and Institutions Code. Since it currently provides confusing direction on the subject, the Zoning Ordinance's group home provisions will be updated to conform with State law. Also, the Zoning Ordinance does not state in which zoning districts group homes for more than six individuals are allowed, and will be modified to address this.
- Currently, emergency shelters and transitional housing facilities would fall under the "sheltered care facilities" or "boardinghouse" definitions of the Zoning Ordinance and are allowed as a conditional use in the R-2 and R-3 zones. The Zoning Ordinance will be modified to explicitly reference emergency shelters and transitional housing.
- The number of programs listed under the Fair Housing Policy will be reduced, since the main program for the City is to advertise the services provided by CRLA.
- The importance of working with other organizations, both public and private, will be emphasized in the new Housing Element policies and programs.
- Since the City has very limited staff, it is not in a position to administer its own housing programs.

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Smith, Cheryl, Yuba County Housing and Community Development Services

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Valley Fair Realty

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